MAILHOIT'S MODERN ADVISER TO GROCERS

By

WILFRED J. MAILHOIT

MAILHOIT'S MODERN ADVISER TO GROCERS

Devoted Exclusively to Dealers of the Grocery Business

ILLUSTRATED

By

WILFRED J. MAILHOIT

Based on His Twenty-five Years Experience in the Grocery Business

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INTRODUCTION

In preparing this book the author has utilized all his vast knowledge obtained through his many years experience in the grocery business, in furthering his power to assist the grocer in improving his methods, and thus establish and maintain a more modern and profitable business.

Its purpose is to co-operate with the grocer on matters with which, perhaps, he is not entirely familiar, and to caution him against impractical methods. It also gives an individual descriptive idea as to how and by what methods one should apply to the various kinds of grocery business in all their branches.

The text is written in a simple and business-like manner necessarily omitting many meaningless phrases. It is earnestly hoped that the grocer will not leave the working out of all the business problems to this book alone, but that he will work in conjunction with its many suggestions. Mere coaching is valueless unless the grocer aims to put forth his best efforts in executing these suggestions. In other words, it is impossible to give a man will-power—he himself must try to cultivate it by continuous perseverance. By so doing, there is no doubt that with the assistance given in this book success must certainly follow.

WILFRED J. MAILHOIT.

CHAPTER I

SUBNORMAL BUSINESS CONDITIONS

There is a vast difference in the method of conducting a grocery business now, with that of former years. Originally, anyone with a simple knowledge of commercialism could trust his lot to chance and in many instances the result would be in his favor. However, those conditions are no more, for they have been superseded by rigid and modern methods.

This is a period in which commercialism, comparatively speaking, is classed as a profession, and in order to acquire efficiency enough to achieve success one must not only study the art of merchandising but become a master of it in all its details. Still it is surprising to learn how few merchants actually realize this fact.

Commercial statistics show that approximately only 15 per cent of the grocers are profitably successful, about 60 per cent netting but a fair salary, while the remaining 25 per cent are absolute failures. In many cases the lack of proper business knowledge is the cause. This seems sufficient that a large percentage of grocers have conducted their business on personal theories and not on a practical systematic basis.

Happily of late years the grocers apparently have obtained a better hold and seem to be mastering the situation. Perhaps this is due to the keen competition among retailers which has helped to create vim and set the pace for those of a more dormant attitude. The cash and carry and chain stores are responsible for the great change in grocery business methods.

These revolutionizing conditions have caused many old-time grocers to fear the results; yet there is no reason to believe that the old method of charge and delivery will be completely abolished, nor that all of the small retailers will be stamped out of business. These commercial conditions were actually due and bound to develop, not only because of our great war, but by the public themselves by extravagance and high standard of living. Lack of economy and waste of product, which helped to bring up the cost of living, had reached the climax, consequently, creating a lull in the grocery business. The grocer, however, seems to have prepared himself with persevering grit and is properly entrenched to fight his way through until the resuming of normal times. His methods must be more conservative and more urgent for systemizing his business to better his advantage.

Preparation Before Engaging in Business

It is essential that one should know the important measures to be taken before attempting to engage in the grocery business. The prophecy that a bad beginning makes a good ending has not always proven a true theory in business, likewise it is a fallacy to think that one or more failures must be followed before success at some future time.

One failing in business is a good deal like a lame horse—if successful in locating the cause a cure may be realized.

The financial conditions are first to be considered. Solvency will add greatly towards the capital. Still it is not a good policy to place too much emphasis on that. The old saying that it takes money to make money is a logical expression, but to one having will-power and perseverance it means a mint of resource.

It is dangerous for one with limited capital to form illusions for big business. First—a careful study must be made of the initiative cost of stock fixtures, also for accidental and daily expenses, especially if commencing in a new location and business. A certain amount of time must be allowed in perfecting and organizing a business to an established point, before any profit can be realized.

Much depends upon the nature of the system, whether a credit, or cash and carry. If the former it will require at least 25 per cent more capital, based on an equal volume of business, owing to the fact that this amount will not be a ready asset till four or five months later. In the following is given the proper way to figure or estimate approximately the cost in arranging for a new business. Thirty-five per cent to be allowed for fixtures, vehicle, etc., 40 per cent towards purchasing of stock and 25 per cent retained as ready money in futurizing the business. This latter factor is indispensable. One should never rely too strongly upon obtaining an extensive line of credit. As a matter of fact, jobbers or wholesale houses have practically abolished long terms of credit to ten days discount and in many instances resorted to cash only.

In a case where one has a limited capital and only a fair knowledge of the grocery business, it is advisable to call on a good reliable wholesale firm for a conference. In thus doing the benefit of many years of experience will be gained and at the same time opportunity to get acquainted and obtain a small line of credit. This does not mean, however, that one should purchase goods from one firm exclusively, but one should aim to concentrate buying with as few firms as possible, at the same time being liberal enough to keep in touch with price quotations.

CHAPTER II

BEGINNING IN A NEW LOCATION

After having perfected the capital situation, then comes the careful selection of a proper location. It is not deemed necessary that a corner store be given preference over one located within the block. Often the former is apt to be more exposed to sunshine and dust, causing unsanitary and costly results by the depreciation of goods. Usually an east frontage is considered preferable. If possible the store should have proper facilities for receiving all goods at the rear door. Here also should be done all checking of orders on delivery wagons or trucks. It would also add greatly in preserving an orderly store. It must be remembered, also, that grocery and fruit stores should be some distance from garages or auto shops because delicate goods will quickly absorb the odor of oils and gasoline. One never should be too hasty in deciding on a place to locate. The suggestion given by a landlord or agent may be due only to the desire to rent the store. One should make a careful survey of the area upon which he must depend for trade. Also see how many other groceries there are in the locality.

If a district numbering about 500 families is equipped with five ~~or six~~ grocery stores, the sensible thing to do is to negotiate with one of these merchants in regard to buying out his stock or business, providing there is not a lull in business conditions. The attempt to add another grocery store would, undoubtedly, prove unsuccessful, owing to the limited population. At the same time there are a few exceptions, especially in localities where grocers maintain the same method, such as either all cash or all credit. In this

case another could step in and apply a system entirely different from the rest. If it appealed to the people naturally the new comer would secure a larger portion of the business. Merchants, however, should cultivate foresight in instances of this kind. If in your vicinity a change of method seems to be necessary, such as turning a credit business into cash, it should be done quickly before an outsider has a chance to get in. The idea is for a grocer to keep as near as possible to modern methods, and especially to the demands of the people of his immediate neighborhood.

The Proper Qualifications of the Grocer

When a venture involving an entirely new method of doing business is to be made, caution should be taken. A thorough study for the fitting of one's self for the endeavor should be made. All persons are not gifted with the same ability. What comes natural for one may be a hard task for another.. These difficulties should be sought out by the person concerned. For instance, when in previous employment there might have been various occasions where reprimands were made by an employer for carelessness or inefficiency or lack of knowledge, want of aggressiveness, rudeness or forgetfulness. A good lesson may prove beneficial to one who has previously failed in business, caused by neglect of business, poor finance, dishonest dealings, lack of personality, poor judgment of goods, the want of buying power, incompetent methods of figuring percentage, incompetent credit system, etc. Hence, one should try to overcome these inefficiencies. Many merchants in the grocery business who made a success of the charge system failed upon changing to a cash basis, and vice versa. They failed because they did not possess the required qualifications. Stop and think, dig in, reinforce those weak points, and success is yours.

CHAPTER III

THE CASH or F. O. B. COUNTER SYSTEM

The present conditions have brought amid merchants greater desire than ever before in history, to operate their business on cash basis. There are various reasons for this universal preference. The people, who in former years received their salary but once or twice a month, are now practically all being paid weekly. Consequently enabling them to be in possession of money more regularly and in a position to pay for their purchases as they buy.

At the same time prices have been advancing very rapidly, finally reaching the highest standard prices, forcing the public to realize the importance of economy, therefore, leading them to investigate the situation and look for reasonable prices.

Operating a cash and carry business is far more hazardous than that of a credit system, and requires a person of trained experience, also one equipped with tact and ingenuity to operate one successfully. These facilities can be acquired by persistency. A ship at sea will sail aimlessly without the pilot governing it on its course, likewise a business will not run smoothly or successfully without close surveillance and proper directing by the overseer.

The necessity of the buying power is of great importance, and one should give this end of the business his undivided attention. Many merchants have come to the conclusion that a medium or standard quality of goods is more suitable in meeting the demand of the public for the cash-and-carry system. However, this depends entirely upon whether the store is located in an exclusive community or otherwise.

A Cash and Carry Store With Only Small Wrapping Counter in Rear of Store

The advantage to one buying standard goods is far greater than to one buying leading brands for the reason that the former is more plentiful and easier to obtain than the latter. Hence the jobbers or manufacturers in many cases offer a very attractive price in order to place their goods on the market, as well as a desire to meet competition. To such advantages a merchant should not give a deaf ear, for the very fact that 10% is saved in buying means that profit already made before the article is sold. Good judgment should be maintained in buying. It is not good policy to stock up heavily on a few articles, as this only ties up your capital—and, perhaps, will cause the loss of many profitable opportunities. Be conservative and keep turning your stock over. In this way the goods will always look fresh and you will find ready sale for them.

Following the science of buying comes the art of selling. Many errors have been committed by merchants along this line, either for want of knowledge, lack of ambition, or poor judgment. To begin with, a set percentage should be established, giving a key by which to govern a business. One should not deviate from this only in extreme necessity. At the same time one should not place the margin too high, for it may limit the volume of business, owing to the fact that the people preferring to pay cash do so with a view toward economy, and will patronize stores offering the best goods for the least money. The idea of selling on a fair profit is not sufficient to draw customers, consequently, special efforts by the merchant must be adopted.

By Which to Attract the Attention of the People

The making of signs on front glass windows with whiting mix and a little glue is somewhat going out

of date, instead, slips of wrapping paper, say ten inches wide and two or three feet long, are placed with small stickers diagonally on the window panes. The letters on these strips are usually painted either black or blue and shaded with small strips of red—the combination creates a magnet and attracts the eye. The number of signs on a window should be limited, too many are as bad as none at all. It is a good deal like one at a circus trying to watch the acting in all of the rings at once, usually missing the best stunts.

The merchant must realize, also, the importance of an attractive display of goods. In placing goods on shelves care should be taken to arrange the stock in order to make a harmonious appearance. For instance, bottled goods should have a section by themselves, the assortment kept together as much as possible, likewise with canned goods, a section for corn, one for peas, one for fruits, etc. A uniform arrangement of this nature will demonstrate a stock as being larger than what it actually is, as well as having an attractive appearance. Price tags should never be placed on can or package in any way to obstruct the appearance of the label. Instead of this, small cleats, made of heavy tin 1½ inch wide, should be made to fit the shelf board with a slip to insert a small tag, and placed either below or above to correspond with the article to be priced. Aside from well-faced articles on the shelves, special displays of goods should be shown either on spare counters, in show windows or on tables in the center or about the store. This, however, depends on the size of the store. It is better policy to have only a few of one article on display, at the same time have as large an assortment as stock

and space will permit. This will serve as a reminder to the customer of his needs. In order to make it more attractive to the customer, these displays should be arranged weekly with new and clean price tags, which help to bring about a more fixed attention. The distributing of hand bills from house to house is not proving of much value, it has been grossly overdone. It is far better to have these price advertising bills printed several days prior to the time or date of a special sale, meanwhile placing one or two in very order, or counter sale; this will give more direct distribution. In preparing a special price "ad" one should avoid unnecessary boasting or lengthy explanation trying to make people believe something you do not actually believe yourself. This is a waste of time and money —and of little value. The headlines should be brief. People are more interested in reading the cost of articles than the reason why you are selling cheaper than the other merchant.

Referring to the F. O. B. Counter System, it must be assumed that the average sale is usually limited to just what a customer can carry; and the task of a clerk in getting up this order will be comparatively light in labor; consequently the need of a costly, efficient clerk will not be necessary. Many merchants are now employing female instead of male clerks and this is proving somewhat satisfactory, especially where the work is light with no deliveries and with no heavy orders to put up. It may become necessary, in some cases, for the merchant to adopt a delivery system, especially if maintaining a large volume of business. In doing so, the cost of carrying on business becomes more expensive—therefore some method must be adopted to meet this overhead expense. One can eliminate the cost of delivery by having a set time in

leaving the store for the various directions. A good way to acquaint the customer with the hours is by placing a notice card above the cashier's office window or have same printed on the back of order slips. In adopting this method one should live strictly to it, for if violated too often, the course of the routine will vanish and it will be difficult to go back to it again. The public has greatly abused this accommodation by thoughtlessly demanding too much service, compelling the merchant to maintain a fleet of vehicles to comply with their demands.

In addition to having a set time for deliveries, a charge of five cents may be made to the customer for each delivery or for any delivery made on a purchase less than one dollar, which often proves more satisfactory. One must bear in mind that this custom of additional charge for delivery is very necessary in some cases, and special attention should be given to it—to see that no partiality is shown to any customers, thus avoiding trouble and the loss of customers.

Charge and Delivery Systems

The fact that the new method of "Cash and Carry" has become very popular does not necessarily mean that the old system of "Charge and Delivery" will be abolished entirely; to the contrary, many advantages remain open to those who still have preference for the former system. Af course, it must be admitted that fewer establishments will remain in existence since so many grocers have given preference to the F. O. B. Counter System. At the same time there will always be the need of the custom grocery store, especially in exclusive localities where there is a great demand for high-grade goods and where practically all business is solicited entirely by telephone. Those who

are still maintaining such a business need have no fear of being forced to retire. However, the way to success rests entirely with the qualifications of the merchant. In this branch of work one must be a thorough grocer, must have an absolute knowledge in all its angles and a fair commercial education. A complete set of bookkeeping must be installed to curb the percentage loss in dead accounts. This is where the secret of success comes in—the biggest mistake made by most grocers is that of failing to keep strict surveillance over customers' accounts.

Ofttimes an account has run along for a considerable length of time and the grocer has not realized it until accidentally he notices the amount of the bill; then when an attempt is made to demand his money, the customer in many cases threatens to quit trading. Consequently the grocer, fearing to lose the trade of the customer, along with the money owed him, continues to advance more credit with the hope of collecting all his money in time. The chances are that nine out of ten will end by owing a much larger amount. Had this merchant been more active in the detail work of his bookkeeping such accounts would have never gotten beyond his control. In addition to a business transaction one should be equally diplomatic though the latter applies to all businesses, but more so in a business where one has to depend greatly on local business or repeat purchases. This is at a stage when the grocery business becomes a profession as for the technical necessity for artful ideas is very essential. Therefore, in complying with those requirements one must be a connoisseur in judging good quality of foods. He should have a sufficient stock on hand to be able to supply his trade at all times. Standard grades can be gotten at most any time but the best

grades are usually more difficult to obtain only at certain seasons, consequently, a reasonable stock could be kept on hand. There is no need of loading up too heavily with future goods with an idea of speculating, for as a rule price quotations on high-grade goods vary but little from time to time, except during times of calamities such as wars, great floods or frosts.

In many cases a grocer is compelled to rely on the firm from which he buys for the responsibility of the goods—either through lack of knowledge or inability to see the goods. Therefore, he should first know whether the firm he is dealing with is of reputable standing—whether the person who is selling him is as dependable as the house he represents. As previously stated, quality goods are the keynotes to success, but at the same time there are many other things which must be kept in harmony with quality; for instance, the appearance of the store and stock—special attention should be given to attractive labels. Very often a customer will purchase an article just on its appearance, assuming that the quality is in accordance with the appearance, and at the same time relying upon the grocer for the guarantee of same. However, the merchant when buying should not rely too strongly upon beautiful labels as the supposition that the quality is there, for if you once deceive a customer it will be very hard to regain his confidence. A pleased customer is the best advertiser and you should by all means be frank with him and never misrepresent an article. Very often a grocer is tempted to do so, especially if the goods have been on his hands for some time and he wishes to dispose of them. It would be far better to place such goods on a display table or counter in a conspicuous place with a low price attached and explain to your customers that the goods

Illustration Showing Enclosed Case for Bottle Goods

are not spoiled but that they have not been selling as fast as you would have liked.

Inasmuch as we assume that people who patronize the Custom Grocery Stores are those who discriminate to a great extent in the value of foods and we presume that they are just as particular about the sanitary conditions in which the food is stored—the grocer should always use good discipline among his clerks along this line. Cleanliness should apply to any store in which articles of food are sold. It presents a pure and wholesome appearance and is far more inviting to a customer, leaving no doubt in his mind that the grocer is as particular in selecting his stock as he is in maintaining a clean place. There should be a distinguished appearance by arranging artistic displays—for instance, in placing goods on the shelf one should aim to arrange his stock with labels to blend, showing contrast of attractive appearance and at no time should a package be taken from the shelf without replacing it with one from the back of the shelf. In this way you will always have the shelves looking orderly. Another medium which adds greatly in creating a good appearance is to have as much of your goods on display as space will permit by erecting pyramids of goods on special display counters.

In doing this one should not aim to have too many varieties; on the contrary, specialize on limited assortments, but have the display of mammoth size, which creates a splendid appearance as well as attracting the attention of the customers. In many cases the goods will sell themselves. These displays should be renewed as frequently as your stock will permit; for instance, whenever a new stock is received a prompt display should be made of such goods at once with a

placard announcing their recent receipt, at the same time adding an attractive price. By doing this many sales will be made that would not have been made otherwise.

It will not show good taste to leave goods in their containers when put up for display unless the box and edges are covered with crepe paper or other decoration. Generally a grocer who specializes on quality is more or less compelled to carry a fair stock of imported and fancy goods and usually a big merchant imports them direct, but an ordinary merchant could not, for his business would not justify such an undertaking. It would be far more advantageous to buy them from an importing jobber, or, in a still smaller way, from the wholesale grocer. Nothing looks more beautiful in a grocery store than an artistic display of imported or fancy domestic bottled goods, especially when placed on enclosed glass shelves in a department by themselves, or on top and in double section plate glass show-cases, making a very distinguished appearance. However, good judgment should be manifested by the grocer. If the class of trade that patronizes his store is not such that buy delicacies to any great extent, one should not stock up too heavily in that line, but renew his stock more often, and aim to buy something different each time. Advertising is just as essential with the custom grocer as that of the F. O. B. Counter System, only somewhat different in style. Pricing tags may be placed on some articles here and there about the store, but where a grocer specializes in high-grade quality he cannot compete in price with the one selling a second grade of goods at low prices.

Therefore, a good method is to prepare a short, brief letter weekly addressed to each customer, an-

nouncing the receipt of a very good grade of several articles and that a special price has been placed on them for a few days. At the same time always talk quality at every opportunity. It must not be forgotten that no matter how large or how small a business is, the grocer should have everything to harmonize, such as fixtures, delivering outfit, and surroundings in the store. Do not show extravagance on some things and slackness on others. It will represent poor judgment on the part of the merchant. One should endeavor to maintain a system, either of style or grade of goods adaptable to the class of people surrounding his place of business. Do not lavish too much style or carry too high-priced goods if dealing with moderate salaried people. They will fear your prices and stay away from your store altogether. The Custom Grocery is not looked upon as a competitor to the F. O. B. Counter System, simply that it discriminates in the value of foods, in other words, each one is a special store in itself, the same as the delicatessen differs from the regular grocery and each individual store is conducted by a method independent from the other.

The cost of doing business in the Custom Grocery business exceeds that of either the F. O. B. Counter System or delicatessen for various reasons. The capital invested is larger for the reason that the nature of the business necessitates one to carry a wider assortment and larger stock, including the higher prices paid for quality. Then follows the money invested in outstanding accounts and the risk of losing money with some who fail to pay. The general routine of doing business is more expensive. The clerks must possess more efficiency, consequently commanding larger salaries.

The order taking system must be up-to-date, requiring a switchboard system with extensions to various counters convenient for the clerks to respond to a call without any delay. The equipment for deliveries must also be adequate to the style of business in order to give the people the best of service. A merchant may become discouraged when business is a little slack, but instead of thinking or brooding about it, he should add assiduity to his will-power, make some changes in his displays with seasonable goods, put a special price on them for a few days and have the clerks call up some of the customers you think, perhaps, will buy them. By all means never let yourself or clerks be idle when business is poor, for it only adds distress and the customers will notice the dullness of the business, and it will take the trading spirit away from them. Cultivate a will-power for success —the rest comes easily.

CHAPTER IV

PRIVATE BRANDS

This has been an important factor used by manufacturers and large retailers to distinguish their produce from that of their competitors. Nevertheless, even though they have benefited by it, the idea is not practical for a small dealer. The retailer in the first place would be compelled to buy direct from the manufacturers specializing in putting up products for individual merchants under their Private Brand Labels, but in doing so the manufacturer must secure a contract from these merchants for large quantities, or a sufficient number to guarantee a fair profit, after quoting prices comparatively as low as competitors who manufacture and market their own products. In doing business with a small dealer, a higher price is usually quoted owing to the fact that the volume of their business will be small. The printing of labels, and the general cost of doing such business would amount practically to as much as that of a much larger order. Consequently, it is doubtful whether a small dealer would profit by having his private brand placed on his goods, for in most cases the grocer would be compelled to carry a much larger stock than his volume of business would permit him to do—and oftentimes causing financial embarrassment. The best advice to a small dealer is to stick to the jobber or the wholesale grocer and buy according to the weekly needs for his business. In this way one will have no extra expense advertising the brand as it has already been done by the jobber or manufacturer. One thing that must be remembered is that, although a certain method may prove unfavorable to one kind of business, it may be applied to another with profitable results. The dis-

advantage of a small store operating under a private brand has just been stated, still this would not be the case in regard to a chain or department store, or mail-order grocery business.

Take for illustration the *mail-order house,* which covers a large area of territory with advertising matter and catalogues. It comes in contact with thousands of competitors engaged in various kinds of business. With all competition in evidence they are obliged to establish some protection by which they can market their goods and leave no chance for competitors to hinder their business; therefore, the initiative step for protection evidently is the absolute necessity of placing a private brand on the label of the goods. The competitors they fear mostly are the country and local grocers who cut prices with special sales, usually on a popular or a general brand of goods. Mail-order houses operate mostly in country and local towns. Hence if their brands were the same as those of the local merchants they would get but little business, owing to the fact that they must maintain a regulated price in their catalogues.

The same may be applied to a *department store* selling groceries, only in this case the business area is limited to local or nearby towns. Its purpose in establishing private brands is to differentiate its goods from that of the local merchant, believing that if once the people take a liking to the quality there will be little difficulty in getting them to come to the store to buy them. (More details are given under the heading of "The Department Store Grocery.") In the chain store also the private brand is greatly used—though it is not solely to distinguish these goods from those of the local merchant. Usually these goods are bought direct from the manufacturer at a very low discount,

The Counter Section of a Chain Store

and as a matter of fact by many who prefer not to reveal their identity to other retailers or jobbers, for fear of losing their prestige—consequently, the goods are labeled as their own brands. Many chain store companies buy the season's output of some manufacturers and demand their private brands on the labels. (See under heading of "The Chain Stores.") Many things should be considered before launching the Private Brand System. We admit that it helps to curb competition, but we must not lose sight of the fact that it means continued advertising to introduce it and keep the name before the public, perhaps, as much as it does to place a new article on the market.

CHAPTER V

THE CHAIN STORE

We are not going to discuss in detail the origin of the Chain Store System, but only a few deviations as to how a business of this kind may be operated. At the same time it must be admitted that for a long time this system has been envied, and, in many cases, dreaded by the small and large retailers. Their reasons for denouncing and pronouncing the Chain Store as their enemy were the fear of their strong organization, which would in course of time lead to the destruction of the retailers; however, it is difficult for anyone to prophesy positively what the result will be.

There have been several instances in which retailers were forced to discontinue business, but for all that we must admit that the Chain Store System has been a great educator to the retailer. This system has poured assiduity and created a great deal of spirit into commercial life.

The success of the Chain Store is laid to prevailing high prices and their strong buying power—a decided advantage over the small retailer—which enables them to sell at a much lower price than their nearest competitor.

Although the Chain Store System has become almost universal, there are still many territories unexplored, especially the smaller cities of the central west and southern states. The undertaking for promoting or forming of a corporation is not the hardest task providing a sufficient amount is realized to fully finance the business, but the hardest task is establishing a good organization. The board of directors must be comprised of men of wide acquaintance with the

retail business to be able to render the required assistance to the organization.

The organization is the main cog wheel of the whole machinery. The men should have had executive experience in the wholesale as well as the retail business, with expert systematizing ability. They must know how to handle enormous amounts of goods that must be distributed. Even though goods are shipped from the storing places or main stores, a large portion is shipped direct from factories. It must be remembered that one of the main issues is to select districts and locations suitable to place these stores, then to properly equip them with provisions—usually an invoiced amount will be a standard for each store. Also proper help to manage them must be secured. This is usually the work of the district manager, as we have stated before. The majority of Chain Store Companies purchase their goods from manufacturers under their Private Brands; even well advertised brands are bought in large quantities direct.

Ordinarily the quality selected is of a fair standard grade. It would not be advisable to purchase the best grades for the reason that low prices must be maintained in order to compete with local merchants. It is not customary for Chain Stores to make deliveries, consequently this much-abused accommodation is eliminated. In advertising, place a small pricing card on all varieties, also place a few large placard cards with attractive prices inside the front windows and renewed once or twice each week. These price lists are usually set and mailed to the various managers of these stores by a main office, as all stores have uniform prices. The clerks or managers of these stores are paid a reasonable salary and a bonus over a certain amount sold each week. Close surveillance

should be kept over the store managers not especially to their honesty alone, but also in regard to the regularity of the various kinds of goods sold. It may be found that some article is not selling as readily, perhaps, as it would if some little advice or suggestion was given, either by the district manager personally, or by letter. A daily report from these stores should be mailed each day to the main office—including a check for the amount of business done that day. The district manager should also call on them. A certain amount of money should be left on deposit in a local bank wherever a store is located. By doing this the store manager could make a daily deposit of each day's business and at the same time mail a check to the main office for the same amount, making a double record of the daily sales. Or else arrangements made by the main office to draw on these various banks. This would prove safe against any dishonesty or night burglary.

A meeting of the various store managers should be held at least once a month at the main office. This would bring the men closer to the officials. It is far better to get the good will of these men through social and suggestive methods than forceful and rigid diplomacy. These meetings will prove beneficial to employees and officials.

The Grocery in Department Store

Perhaps no other grocery is conducted on the same principles as that of a department store, for in this case it is considered a branch or a part of the general organization of the store.

Their policy is to get the people to come to the store not merely to buy groceries but to induce them to other departments of the store and sell other mer-

Counter Section of a Department Store Grocery

chandise that net larger profits, consequently they maintain a grocery department usually as a medium to draw customers to the store by offering exceptional bargains in that line. Of late years many department stores have added a mail-order department to their list, which is proving successful with some, as their business is mostly local and not so extensive in area as that of the regular mail-order house.

There are many people who patronize these stores daily and become regular customers, especially in the grocery department, and for this reason great care should be taken that proper goods and service are given them. People do not always come to the grocery department especially for bargains, but to buy the product because they have given them preference.

Assuming there is spacious room allotted to this department, much of the stock should be displayed on long tables, averaging from five to fifteen feet in length, but never too many varieties on one table. If one wished to make a display of assorted periodicals a special table should be arranged for that purpose. In addition to this, several tables should be placed in an orderly manner with a display of many varieties on them. There should also be two chairs to each table, one for the customer and one for the clerk soliciting orders.

Generally speaking, people who give grocery orders usually make it worth while and buy in fairly large quantities, therefore make price signs read, "So much for three, half or dozen," as this adds greatly to the volume of business. To manage a department of this kind requires a man of general efficiency in managing help, a good buyer, a lasting and profitable advertiser and a good worker. Special efficiency is not

required of the clerks employed, with the exception of the assistant to the manager.

When preparing an "ad" for a local paper or pamphlet, cuts should be used whenever possible—it will give tone and a tendency to show up the item advertised in a better manner. A very good plan is to have special prices on certain articles for each day. The proprietors of department stores do not all operate their advertising system alike—some demand a fair profit while others prefer to advertise groceries at cost in order to create a sensation, thus getting the people to come to their store. It is evident that profits from other departments of the store reimburse the loss of the grocery. In such cases a minimum amount is charged up to the grocery department for space rent and overhead expense.

The private brand plays an important part in many ways. It is sometimes used as a leader by placing several items in "ads" when advertising, and, if the brand is of good quality, there is no trouble getting the people to buy after they once get accustomed to using the goods. Then again, others prefer to reduce the price on national advertised goods, and get the money on goods of their private brands.

It must be one or the other, either specialize with low prices on private brands, or uphold them as a quality produce and get better prices for them. However, much depends on the locality and quality of the store in general. People who frequent department stores do not always have their mind fully decided as to what purchase they will make, but in going about the store may buy articles they happen to see or such as appeal to their fancy. For this reason much of the merchandise should be open and placed in such a way so that customers can see them at a glance.

Selling Groceries by Mail

Selling groceries exclusively by mail is apt to meet with very strong competition. There are very few firms using this method for selling groceries exclusively, but there are a great number of mail-order houses selling general merchandise that sell groceries also and derive an enormous volume of grocery business in that way. To organize to sell groceries by mail one should first have had extensive experience in mail-order business, as this system differs greatly from any other method of selling groceries.

It would be well for one to put forth some exceptionally good ideas as to his plans and study them thoroughly before going ahead. The capital required to establish a business of this sort varies. It depends upon the area to be covered and the kind of business. What is meant by the kind of business is whether his intentions are to sell semi-wholesale to hotels, restaurants, farmers, etc., or to families and anyone in a small way. To sell in quantities and meet the prices of wholesalers one would almost be compelled to be a manufacturer, selling to consumers direct, consequently it would require a capitalization of many thousands of dollars.

On the other hand, if his intentions are to cater mostly to private families, etc., the capital would range from ten to twenty thousand dollars, providing one does not buy too heavily for speculation. It must be understood that all merchandise must be bought from either the manufacturer or his jobber, and have a suitable storing place to receive and ship all supplies with as small expense as possible for cartage.

It is hardly possible to dispense with the private brand in operating a mail-order business, for the style

and appearance this product must be distinctive from any other on the market. Here is where the most important part of success comes in—the probable danger of the manufacturers in substituting the quality when putting up a product under other labels but their own.

We assume that there are none or but very few who are unreliable, but at the same time one should deal with those who are dependable and have proven themselves so. Practically all of the business is done by mail, very often when customers happen to be in the city or town in which the distributing point is located, they sometimes call either to place an order or through curiosity. Therefore, a convenient section should be reserved in the office with up-to-date equipment and an artistic display of every article in stock. This will have a wonderful influence on the people towards the stability of the firm.

In operating a mail-order business it is usually necessary to maintain a large office force. Each employee is assigned to one thing and completes that one thing without being obliged to go through a whole lot of red tape, causing no delay in the shipping of goods. Promptness is always essential in the mail-order business.

The nature of this business requires the service of expert men in advertising, not only in daily papers and magazines but also a good composer for catalogue work. Sometimes advertising is not sufficient, especially where there are long time elapses between orders. The Sales Corresponding Department generally does good work towards stimulating these dormant conditions.

There should also be an organized force of either salesmen or visiting men to call on these people occa-

sionally and be responsible for the slackness of business in their territory. Never delay to answer letters of complaint; it may cause you to lose not only one customer but, perhaps, many of their friends. To sum it up, maintain an efficient office force and be prompt in all correspondence. As many of the products are of a perishable nature a well-equipped storing place is needed and a cool place for products that are apt to perish quickly if in a warm climate.

Grocery of General Store

In referring to the general store we can say with perfect safety that these merchants have suffered more loss in volume of business than any other branch of the grocery system. These stores which depend solely on the people from their local town have been greatly impressed by the competition from mail-order houses and department stores of nearby cities. For several years past many of these stores have not made any progress in business, and still in all the blame should not be directed entirely to out-of-town competition.

There has been a certain slackness among these merchants—some in failing to carry a sufficient assortment of stock and others through lack of an aggressive spirit. The prevailing modern methods for carrying on a business are not confined solely to large cities, but in small towns and villages as well, which has been brought about through large firms by extending their methods to these places. The time when a merchant would sit around in his store waiting for customers has long gone by. Those who still retain a dormant attitude or sit and brood over poor business are the ones who never will progress. Modern competition has created new ideas and awakened the country into a more rigid and aggressive method for doing busi-

ness, consequently one must keep up with the pace or lose the race.

Opportunities are just as advantageous for a country merchant as those living in the large cities, and, perhaps, more so. His position brings him in contact with all the people of the town either in business or socially and if possessing a good personality usually retains their friendship and their business as well. For many years it has been the custom of the country merchant to extend long-time credit to the farmers. This accommodation should be a topic for strong talk and demonstrate to them that this has proven your friendship and your good wishes for their welfare. One should use diplomacy with a humorous mood in talks of this kind and not with a grouch, for it would leave an impression more like that of rebuke than the willingness to be of service to them. The surroundings of a country town are very similar to that of a large family. Everybody knows everybody. This, however, has the tendency of bringing about gossiping very often when congregated in the country store. The merchant at all times should refrain from taking part, but observe strictly the Golden Rule and avoid the danger of creating enemies. A local merchant should interest himself in all important civic matters of the town and always express his willingness to assist in doing anything for the welfare of the community, at the same time one should not be too boisterous, as this often brings hard feelings with the town people. Good personality, in addition to a sound business judgment will prove a great asset and gain the respect and confidence of the farmer. It would not be advisable for a merchant to be so active in public affairs, thereby neglecting his attention to his own business—in this case he would not be doing justice to himself. His first thought should be his store and

it should be equipped with as up-to-date modernism as his conditions and surroundings will permit and be in a good sanitary condition.

It has been the custom of many general store merchants to buy a big part of their stock by catalogues and this has proven very convenient, especially with stores located at some distance from railroad station. Most of these wholesale houses have a force of salesmen in connection with their catalogues, and, although their catalogues are well illustrated and give the merchant many good opportunities to buy some article at special prices, they should insist on having one of their salesmen call at their store whenever this is possible. There is a certain amount of satisfaction in dealing personally with a salesman—the fact that he calls at your store enables him to familiarize himself with the kind of merchandise you carry in stock and he will do all in his power to give you just what you want in order to get most of your business. Besides being dependent on salesmen and catalogues to buy his goods, he himself should go out and visit the wholesale houses and get better acquainted with the managers. At the same time look over their stock and sample some new varieties—they may appeal to the trade if you have some in stock.

No matter in what line of business, a merchant should spend at least from one-half to an hour each day in going over the affairs of his business—he may find some room for improvement—some weak points. One of the reasons why so many country people buy from mail-order houses is, that the general stores do not keep a sufficient variety of goods in stock. It is true it would require an enormous capital to carry as complete stock of general merchandise as the larger house, but not in groceries. The main trouble is they

wait until they are sold out of certain articles before re-ordering. In the case where the merchant hears of a customer about to purchase a certain article he does not carry in stock, get in quick communication with your wholesale house and have them ship that article to you at once. After it is received, telephone or write them that you have the very thing they intend to buy. If it happens that they have already bought or changed their mind—get in touch with some one that may buy it. This is one way of adding assiduity and push to the business.

CHAPTER VI

THE GROCERY WITH MEATS

There are many groceries with fresh meat departments as well as with smoked meats only. The motive of most grocers for adding a fresh meat department is the belief that one works in conjunction with the other, at the same time facilitating a certain amount of convenience for those wishing to do all their trading at one place. Undoubtedly, a large percentage of the people appreciate these opportunities and many grocers enjoy this profitable method of being the sole purveyor to a customer.

However, these conditions have changed considerably in recent years. The high cost of products has driven the public to wander about the different stores in hunting more economical prices, thus interfering with the stability of business owing to the irregularity of the trade. These conditions have not shown any marked difference with many grocers who are still selling fresh meats. The one disadvantage to a large percentage of grocers selling fresh meat is the lack of knowledge of quality and the want of experience in meat cutting—depending entirely upon the man placed in charge. There are many instances where grocers lose money in this department, unless they are fortunate enough to have an efficient meat cutter. At any rate, the stock of meat on hand should be taken every Saturday night. This would enable the grocer to keep close surveillance on what is being accomplished. The most successful method is for the grocer to learn the different qualities of cattle, sheep, etc. This would prove very beneficial to him to know if the

quality of the meat is in accordance with that of his groceries.

There are various grades of dressed beef, even though the packers class them in three or four grades. The quality is not always the same in each. The first grade usually has a white coating of solid fat from one-eighth to half inch thick, showing the cattle had been fed nothing but corn. The age of the cattle is indicated by the soft brown appearance of the charm bone blade. The second grade also has a white coating but is more apt to be yellowish and not as firm as that of the better quality, due to having been fed other ingredients besides corn, and sometimes may have a coarser appearance but not necessarily so. This is a profitable grade to buy, for it is not considered a wasty cattle with surplus amount of suet and the weight usually runs from four hundred and fifty to six hundred pounds. These cattle are usually left in coolers to hang from six to ten days. Similar to the better grade the aging of a beef helps to break the small tendons or sinews imbedded in the flesh.

Young heifer cows are sometimes sold as second grade, providing the quality is as good in appearance. It is not as necessary to age heifers as steers, for their sinews are not as coarse. There is a larger percent of cod fat and suet in a heifer, which, of course, makes it less profitable to buy.

These grades, however, are not profitable to those who are established in less exclusive districts or to those who prefer to sell at lower prices and get bigger volume of business. The next grade would be more apt to answer their purpose. These are much lighter cattle—weighing from three to four hundred and fifty pounds. These cattle usually come from the western states and not specially fed for market value,

and have but only a slight coating of fat. Where it happens to be a young cattle the meat may be soft, but it is more likely to be the opposite. These cattle are never very fat and do not have the same nutritious value or flavor as that of the better grades. These few suggestions may be of some value to a person who has never had much experience in handling meat and by making a close study on this line may in a short time be able to judge quality as well as anybody. After having once learned the various grades and qualities of beef, other kinds of meat are not so difficult.

The following is the method by which cattle are usually classified and graded:

Good Native Steers.
Native Steers, Medium.
Western Steers.
Native Steers 600 lbs., Fair.
Medium Texas Steers, 500-550.
Medium Texas Steers, 400-450.
Good Heifers.
Medium Heifers.
Medium Western Heifers.
Good Cows.
Fair Cows.
Bulls, Good.
Bulls, Bologna.
Common Grass Cows.

The following illustrations will give a fairly good idea how the animal should be quartered:

The best advertising for the meat line is cleanliness, chopping blocks and counters, especially meats, should never be left to get old. If once or twice a customer is given tainted meat he will always feel prejudiced and lose confidence in that store—it is considered an insult.

There are many ways to utilize meats in butcher-shops without waiting for it to get spoiled. Besides it would mean a great saving of money to the proprietor. Many grocers have their meat department placed towards the rear of the store, much as though it was a mere side line. This arrangement is all right if in a narrow store, but at any other time the meat department should be given just as conspicuous a place as the groceries. This can be done by having the meat ice-box and counters on one side and the groceries on the opposite side of the store, with an individual display in each window. (Note opposite illustration.)

Each department should have a telephone extension, for it often happens when a customer telephones for a meat order that he prefers to talk direct to the butcher, as he feels better satisfied and more assured that he will receive choice cuts of meat. The same applies to the grocery department.

Groceries that have meat in connection usually sell fresh fish also. These two products should be kept and stored apart as much as possible, for meat readily absorbs the odor of fresh fish. This has a tendency to hasten the decay of meats. The same with spoiled meat. Where it is necessary to use the same ice-box, a small square ice chest can be placed in a corner especially for the fresh fish, with a small amount of chopped ice and will also keep the fish fresh and firm. A good way to display fresh fish is to place a pan in the front window, half filled with cracked ice. The fish is then placed in this pan, about half imbedded in the ice and decorated with fern leaves or sea-weeds and moss. At the same time it creates a very attractive appearance and is a good way to help increase the volume of the fish business. These pans should be made of galvanized or heavy sheet iron six or seven

Fruit and Vegetable Section of Modern Grocery Store

inches high by three to four feet wide and five or six feet long, or approximately that size. The same block should not be used for fish and meats. A piece of oak or ash wood about four inches thick by eighteen inches wide and thirty-six inches long is very suitable and easily moved out of the way when not in use. All these precautions will add greatly to cleanliness and sanitary conditions.

The Grocery and Vegetable

There are many grocers who sell fresh fruits, but not vegetables, especially in eastern states and high-grade groceries in large cities. Chain Stores and mail-order houses have not found it profitable and for this reason very few of these stores sell either fresh fruit or vegetables. However, the custom has been different especially among the grocers of central and western states. Nearly all groceries sell fresh fruit, vegetables and meat, although there are many stores specializing exclusively in either branch. Of late years this method has proved very successful. The fact that these specialty stores have been the cause for depreciation of business with the grocer is, perhaps, due to the grocer himself. If he had given these specialties as much attention as that of groceries, and not as a side line, he would have proved an effective competitor to them instead.

It is true that taking care of a grocery store requires a good deal of the merchant's and clerk's time —but at the same time a perishable product like fresh fruit and vegetables should not be neglected, for instance—one or two decayed apples on top of a barrel will cause the rest to rot. Spoiled and leaking tomatoes will damage the others, and result in losing sales on each article. If such careless methods are

extended to other perishable products the result will be very costly to the merchant, not only through loss by waste of food, but that of customers as well. How many customers do you suppose would enter a store to buy these products when displayed in such condition? Very few, instead they would go to the next store, where the stock looked fresher and more inviting. Then this merchant wonders why he is not doing as much business as his next door grocer.

A grocer should have a regular routine about care of vegetables, for it is a product that deteriorates very quickly. The show window should always be kept up with fresh stock, not in heaps, but blended in an artistic fashion. Remember the old saying, "When the eye is well fed the stomach is half fed." Aim to feed the eye first by creating a pleasing and wholesome appearance of your foods to attract that eye. Customers that go to a store to buy an article that they saw in the window which appealed to them will often make other purchases and may become a regular customer of the store.

Vegetables wilt very easily in warm weather, consequently the surplus stock should be kept in a special cooler and taken out only to replenish display stock when necessary. If some of the vegetables are selling slowly, put them inside the store on a stand or table especially built for that purpose—attach a low price and sell it out cheap before it spoils and becomes unsalable.

Many customers would be pleased to buy them for the sake of economy. Buying a perishable product like vegetables is not like that of staple groceries. Unfortunately many merchants have a mania for buying in large quantities, either for speculation, or ap-

pearance as a big buyer, or to make a big showing. He loses sight of the fact that to overestimate the volume of daily business, or any reckless judgment in buying, will mean a deficiency in loss of money as well as waste of products.

How long can a grocer withstand such loss? Until such a time as he really begins to feel the financial effects. What does he usually do when such a time has arrived? He tries to influence customers to purchase them, as he does not feel as though he can afford to lose the money or the product. Hence, the result is that the public cannot rely on this grocer any longer to obtain fresh vegetables, consequently they will go other places where they know fresh vegetables are always at their command. So never estimate, your percentage derived from quantity buying until the product has all been disposed of. The co-operative plan is the only system by which quantity buying is profitable.

Delicatessen Grocery

This is a class of grocery that has demonstrated itself as very profitable, that is, so far as a small business will permit, which is usually termed "fair living." The main secret of the Delicatessen Grocery depends largely upon the location. Large cities or their suburbs are considered adaptable places, especially in a district of apartment buildings, many of these are equipped with small apartments. The families are small and oftentimes both man and wife are employed in the city offices and have but little time in preparing meals, therefore all their purchasing is done at the last moment. They usually buy foods already prepared for the table, thus requiring the store to be kept open at very odd hours, as well as on holidays and

Sundays. Such time is generally the thriving time for securing trade.

Regarding the expense, no other store can be operated as economically as the delicatessen. People patronizing these stores very seldom ask to have their goods delivered, which is a great saving in itself. It hardly ever requires more than two persons to operate a delicatessen grocery, except in cases where it is intended to cater to large trade, such as in department stores, or when located in the heart of cities. This is an appropriate business for man and wife, or very adaptable for one or two women with the help of a young boy.

While it requires a good assortment of various kinds of foods to be carried in stock, yet at the same time great care should be taken towards having the kind appropriated to the class of trade of immediate surroundings. For instance, if located in the heart of a city, or in a wealthy neighborhood, the demand will be more for fancy or imported varieties than in a less exclusive district. For preparation of salads or other delicacies, the ingredients must be made up from the best quality of foods, which, of course, should bring better prices. In other localities the quality is not of the very best, but at the same time nothing but wholesome food should be used. Let it not be forgotten that sanitation plays a very important part toward success and that the delicacies must have as appetizing an appearance as those prepared by cooks in private kitchens. Not only that, but a person employed in preparing these foods, or baking pastries, should be one who knows this art thoroughly. The person should be capable of preparing many varieties of delicacies. People tire of the same thing just as they would at home if the cook were to prepare the same dishes of food every day. The kitchen or place where all the

foods is prepared or baked should be so arranged that no odor of the cooking will escape into the store. Many people do not like the smell of cooking and it may prevent such persons from going in to buy. A good idea also, is to place one or two small tables in some out of the way place and serve light lunches. Some people enjoy sitting down to a cup of tea or coffee with a piece of nice fresh pastry or other palatable dainties. This will be found very profitable and much time should be devoted to it, providing there is enough space in the store for tables.

The Storing of Goods

One of the most important factors of the grocery business is knowing how and where to store the surplus stock. Perhaps this does not apply to the ordinary grocer of the city, who buys only enough goods to enable him to turn over his stock at least once a month. Even so, many of these grocers speculate on future goods, which are delivered to them in September and November, and, a good part of this stock is carried over from five to eight months. The facility of these stores for storing their stock is sometimes very poor and causes a great loss.

We do not mean by great loss that the whole stock will perish at once, but that the appearance of the goods will depreciate from its previous market value if goods are not properly stored. Probably two-thirds of the grocers store their goods in the basement, which is a very appropriate and out of the way place, but the question is whether the conditions are suitable. These are necessary precautions to be taken. A basement should be kept at an even temperature with plenty of ventilation, with a good drainage system, avoiding dampness and moisture. The floor should be

sprinkled with disinfectant occasionally and leave no openings for rats or mice to get in.

In storing canned goods, before beginning to pile the case, a few strips of wood should be placed on the floor, especially on a cement floor. This will create ventilation and prevent the can from showing signs of rust. In piling these cases always place the case sideways so the cans will lay the same way instead of on ends. It has the tendency of preventing the cans from bulging out, and in case of leakage it will not spoil the labels of other cans.

Evaporated fruits should always be stored in a cool place. Above all means, should never be placed in a moist cooler for any great length of time, as the fruit will become soft and sweaty. Cheese and butter differ greatly from other things in methods of storing. They should be placed in a specially constructed cooler where it creates its own moisture. Cheese especially should be turned over at least once every month, otherwise the oil will work to the top, causing the bottom to dry up. In fact, any stock should not be left too long without repiling.

A Meat Market With Fresh Meat Counter on One Side of the Store and Delicacies on Opposite Side

CHAPTER VII

WHOLESALE GROCER—THE FRIEND of the RETAILER

If it were not for the existence of the wholesale grocer very few small retailers would be in business today, and yet how may of them realize this fact. They have aided the small retailer by supplying them with over 1,000 different kinds of goods from hundreds of manufacturers, which meant a great convenience to them and still many of these national advertised goods are sold at a very small profit in order to assist the small retailer to compete with the larger ones.

The wholesale grocer feels that the welfare of the retailer is also his welfare. For this reason they have always fought the high cost of goods. They have carried the burden of large stocks, which was mainly to help the retailer who bought in small quantities, besides giving them an opportunity to maintain a fair assortment of goods and selling them at prices practically as low as the larger merchants could buy them. It is only by their wonderful system and complete organization that all these details are so intelligently managed and executed. For instance, all the heads of food departments are men who have wonderful buying power and know quality when they see it. No one could be more conservative in selecting their goods than a buyer for a wholesale grocery. For this very reason many retailers have placed great confidence and trust in them for the quality of goods and, consequently, have profited by their vast experience. Besides shouldering the responsibility of the many losses of goods, either by being broken in transit or deterio-

ration, they sacrifice a great loss through goods that spoil at the retailer's store, either paying him cash or replacing with fresh stock. By doing these things they prove themselves to be the friend of the retailer, besides protecting him in many ways, especially those who have large and long standing accounts.

The Wholesale Salesman

Nearly all wholesale firms have their army of salesmen, not only to sell their goods, but to serve as a medium between the wholesaler and the retailer.

Much time and money has been spent in training these men in their selective methods of honesty, fair dealing and courtesy towards the firm, and the retailer. The salesman is made to understand that his success, as well as that of his firm, depends upon the success of the retailer. His principal motive is to acquaint himself with his customer's method of doing business, not as a curiosity seeker, but as a benefactor to the retailer. By favorable connections he is in a position to know more about the values of groceries than the retailer, and sometimes proves to be a valuable adviser to the retailer, much to the success of the latter. By calling on his customer regularly he soon gets to know his likes and dislikes of brands and qualities of goods. This only means repeating orders for him, since he always gives the retailer his preferred kind of goods.

When a salesman, therefore, happens to call on you, do not imagine that he is coming to rob you, or that he is a pest. He may have some good offer to make you, which will, perhaps, save you many dollars. Some retailers have adopted the fashion of treating salesmen in the same manner as though they were a customer. This modest courtesy may be appropriate

for a customer, but to a salesman it would appear derisive.

A retailer should accost a salesman with a business attitude and allow him time to explain or show the goods he is trying to sell. After this is done the retailer should not hesitate too long in deciding yes or no as he may have many other calls to make. This applies mostly to those who call on the retailer only ocasionally. When a salesman, like one representing his wholesale grocer, or any other firm, necessitating weekly calls, the retailer should look upon him as a personal friend and not only as a salesman.

As previously stated, he is the man who works daily in conjunction with the retailer and the wholesaler for progressiveness. He represents both the wholesale firm and the retailer. He protects his firm from loss in accounts, and assists the retailer to obtain credit or extension of same, if possible. Therefore, never treat a salesman with a grouch; remember he is selling goods to make a living the same as you are. It does not cost anything to act pleasant, but one may lose greatly by being rude.

The Customer of the Retailer

Very few merchants have ever given a thought to the important part the consumer plays in the commercial world. Not only with the retailer, but in direct effect upon the manufacturer of food products.

It is very often an uncertainty with them whether their products will meet with the demands of the consumer, either in quality or the manner and style in which these products are prepared for the market.

Large amounts of money are often invested in manufacturing a certain product, and yet great difficulties are met with disposing of the same, regard-

less of extensive advertising. This compels them to store these goods in some warehouse until the time when they can be sold to some jobber, perhaps, at an enormous loss. This proves, however, that the consumer is the dictator to the manufacturer and that they are forced to cater to the people's wants.

For many years the consuming public has created a great demand for goods put up in sanitary packages, thus forcing the manufacturers to adopt these modern methods. This, of course, has had some tendency to add to the high cost of living.

When a customer enters a retail store to shop she has the same commercial attitude towards the retailer as he had when buying from the wholesale house. The housewife is just as particular in selecting the best values for the money as the retailer is in buying so as to clear a good profit. She has a husband and family to please; the retailer has his customers. They have a certain capital appropriated for this purpose, either with a weekly allowance, or by the limited salary of the head of the house, therefore she governs her purchases accordingly.

Sometimes the customer may become irritable and find fault with the goods, or criticise on the prices she must pay for them. In such cases the retailer should use discretion in adjusting or explaining the cause for it. Remember you have not always found things pleasant with your wholesale dealers either. Perhaps, her limited allowance along with the high cost of foods brought about this dissatisfaction, forcing her to buy economically. The retailer should feel it his duty to help a customer wishing to economize by offering to sell her less expensive goods. All housewives are not practical food economizers, some through carelessness, others for the lack of experience in the science of

cooking, or its management. The retailer would gain their confidence and obtain more of their trade if he could suggest favorable selection to assist them along the line of economy.

Very often children are sent on errands, and by all means these children should be served ahead of grown people whenever possible. One should be absolutely careful not to give them inferior or unwholesome goods. There is nothing more insulting to a customer than to be given unusable goods. They feel somewhat as though the retailer had ceased to respect them as a human being for which one could hardly blame them.

All stores do not appeal to all customers, especially to those who have certain fancies or ideas as to how the store should appear, or, perhaps, have a dislike for the proprietor or clerks. However, the grocer who is energetic and ready to answer favorably to the peculiarities of these people is usually the one who gets the business. A grocer should show good sentiment towards his customers and make known to them his ready knowledge of their choice foods, and above all always aim to have them feel at home when in the store by showing your appreciation of their presence.

CHAPTER VIII

NECESSITY OF CO-OPERATING WITH THE CLERK

One of the main issues toward the success of the grocer is the clerk, and, strange to say, many retailers have greatly neglected to study this point of vital importance. The clerk is a special figure on his book of profits, besides he is one of his best assets; in fact, a good part of the grocer's success lies upon the clerk and his efficiency. The single grocer has not the same advantages for deliberating on plans for bettering business conditions as a firm who has an established organization, therefore he should endeavor to bring his clerk in close observance of his principles and allow him to work cooperatively towards bettering business methods. He should incorporate him as his partner for advice. As a clerk he must have some knowledge of business methods, and a good suggestion may be worth a good deal to you. His position enables him to notice many minor details which the grocer himself is very often too busy to observe.

Perhaps the best method in which to encourage or induce the clerk to take an interest towards the welfare of the business is for the grocer to maintain good diplomacy toward him. It is not proper by any means to hastily reprimand a clerk in the presence of a customer, as this will create a disheartened feeling. Besides, no customer of sound reason will thank you for doing so in her presence. Remember the clerk has the same sense of feeling as you have and as he manifests respect for you, a certain degree of reciprocity should be given him. A clerk having a dislike for his employer will never work as conscientiously as he

would if conditions were more harmonious. He will do only the thing absolutely necessary to hold his job, and then, perhaps, only when the employer is around the place, and spend the rest of the time watching for his employer's return.

Strict discipline must be maintained by any business man, but at the same time he should manifest good judgment in executing his orders. It is not expected that a clerk should be patted on the back for every good deed he performs, for it would, perhaps, create jealousy among other clerks. But if any of them should make a good sale, get a new customer, or produce an attractive appearance of some nicely arranged display, show your appreciation by commenting upon it. By doing so you will obtain his good will with a desire to do more for you.

During the dull hour of each day the grocer should arrange to have a little business talk with his clerks. Many of these clerks are young and have not had as much experience in the business as you have. Explain to them occasionally a few things that you know will help their efficiency. Also tell some of your past experiences, not in a boastful manner, for it will have no effect on them. In wishing anything done never command them as—do that—but ask will you do that—as if you intend making some suggestions or proposition. Never say I will, but, we will—or we shall. It will signify that you hold a certain amount of consideration for the efforts they have made in the past and that you expect their co-operation in the future.

In stores maintaining large forces, the idea is to organize a business club, named after the store represented. They should hold meetings regularly and appoint one of the clerks as chairman or president by

Bakery Section in a Modern Grocery

majority of votes. This would benefit the clerks as well as the grocer, for it would bring about many suggestions and help to improve business methods. Aside from the regular business meetings, they should have a little gathering occasionally and extend a welcome to the fair sex. There is no other method so valuable to connect and affiliate clerks with studying the problems of commercialism than an organization of this kind.

The Grocer Himself

Perhaps there is nothing a person objects to more than to hear anyone tell or reprimand them of their faults. It is the instinct of human nature to believe that their manner and methods of performing any duty is unquestionable—still there are some who realize their deficiency and admit it by showing efforts toward mending their ways. Then again, others will feel indifferent about it, or, perhaps, lack the will-power to modify them.

We do not mean at this time to go through any reflection upon social modes, but only aim to prompt the merchant against probabilities that may prove detrimental to business. It has already been mentioned that commercialism has for some time been classified as a profession and still very few grocers have ever had the opportunity to receive a fundamental business education. They have, nevertheless, been very studious during their routine of business and have achieved many modern ideas. However, there is always the danger of one adopting a certain routine and keeping on treading in the same old rut, regardless of modernism. In any undertaking there is always a remote purpose—so like the grocer with his business, his main aim is to achieve success.

Therefore, in order to gain that point, he himself

must be fit and possess the necessary requirements. To begin with, he should have a good personality and be able to readily conceive and analyze the many details pertaining to groceries. The appearance of the man has very much to do towards being looked upon as a prominent business man. For this reason he should produce stately manners and adopt regular habits. The conduct of a merchant will be proof to a certain extent of the stability of his business. At the same time he should preserve great care not to boast too freely of his prosperity nor exhibit pretentiously what he does not possess, for that will have a tendency to create prejudice.

One of the most serious faults and one which has become habitual with many grocers is that of allowing themselves too many privileges. They assume because they are the employer it is permissible for them to have many liberties, not realizing the poor example being shown the clerks by inattention to business. Besides, if he has the habit of leaving his business to mingle with friends merely for social purposes he will find it very costly—not only towards his social expense, but the loss through neglecting his business.

A grocer should be just as steady and put in as many hours as his clerks, if not more, for he cannot expect his clerks to be attentive to business if he is not. Besides it always creates a different atmosphere in the store and a certain satisfaction to the customer in seeing the proprietor about the place. To be a successful grocer one should be a good manager and quick to observe every particular of the business. One should take special care in attending to all details, especially to customers who are being dissatisfied either through poor delivery service or inferior goods or whatever the case may be.

The Appearance of This Store Shows the Non-Progressive Spirit of the Grocer

The grocer must be a leader on all matters that transpire in his store and fitted for all occasions. He must have good methods for advertising, good selling ability, good buying power, be good judge of foods and a good financier. He must possess strong organizing ability and be a judge of human nature. This, however, applies to the selecting of clerks. After a clerk is hired Mr. Grocer should outline for him all main particulars pertaining to his methods of doing business, explaining all details in full, the work for which he has been hired and expected to do. This will place him in a position to know just what to do and how to go about it systematically, thus avoiding delays and misunderstandings with more satisfactory results.

Diplomacy will mean much toward getting the best efficiency out of the clerk, although strict discipline is expected to be maintained. He should not become too officious by demonstrating his authority or with gestures. Instead, he should use good judgment and be fairly patient with them and make allowance in necessary cases. Do not pretend to know all about the business yourself only, it may throw reflections on your clerks as being ignorant. Customers will readily notice these conditions and will not feel confident enough to be waited upon by them, thus defecting the sales organization and placing much of the work and responsibility on the grocer himself. However, the grocer should manifest competency and efficiency, otherwise the organization would not be complete. For this reason he should use good judgment and never undertake to manage a business beyond his capacity of control.

The fact that a grocer should have close surveillance over his business does not necessarily mean that he should be confined strictly to it and not have time

for anything else. To the contrary, he should have a set time to open his store and a certain time to close, and during that time he should be with his business and be through with his work by closing time. Then he should devote his time in some other way to take his mind away from business. Besides, a man who keeps his head buried in the same old routine of working never gets out of his old rut and fails to gain the efficiency of modernism.

There should be nothing more interesting for a grocer than to spend an hour or so of an evening in reading some good commercial magazine, or visit with some of his men friends and converse on general affairs of the country. Be an active member in your merchants' organization by mingling with the business men, and in so doing obtain many advantageous ideas. Make your conversation interesting to them—talk intelligently of the things you know and let them talk about the things you do not know. These are methods by which merchants are perpetually taught the art of commercialism.

CHAPTER IX

APPLYING OF CREDIT SYSTEM

There has been more business failures through loss of money in credit accounts than any other cause known. It may seem strange, but the largest per cent of deficiencies has been among retailers, and in many cases have been due to inefficient methods in the organization of their credit system. Of late years the demand for credit by the consuming public has decreased considerably. Perhaps the reason for it is due to so many grocers diverting their business methods to cash basis, practically compelling the public to pay cash for their goods. Many grocers will still continue to extend credit the same as in former years, nevertheless, owing to the present revolutionizing conditions of business one should adopt a most rigid and conservative method in credit organization and use great precautions in admitting a new customer to open an account. Most people have good intentions to pay their bills in the beginning, but many obstacles occur during the course of time. Credit commercializing when not abused accords many accommodations and conveniences, besides it induces and concentrates business and for this reason the merchant benefits greatly by it. The science of knowing how to judge a person's honesty by their general appearance would prove very advantageous, but even at that one is often deceived. Sometimes the customer's method of buying will denote whether they are conservative or extravagant. If the latter it may prove they are living beyond their means and usually delay in paying their bills. We do not aim to discredit the honesty of any person, but there is a class of people who claim the

world is indebted to them and deliberately dodge paying their debts.

The only way a grocer can avoid getting into the clutches of these people is by adopting a method whereby he will be able to secure a record from them of their past trading places. No grocers should permit a customer to open an account without first knowing something of him. This information can be obtained by having an application filled, signed by the husband also, or, if an institution, get the signature of two parties. A prepared form for this purpose will be found in the next chapter. At the time of accepting a new account it would be advisable for the grocer to suggest the terms payable weekly. This will add greatly in eliminating risk. Very often the grocer is to blame for the customer's negligence in paying their bills. In other words, he is not prompt enough in sending out his statements. They should all be posted and mailed to be received by the customer no later than Monday afternoon. If the week ends on Friday, then no later than Saturday. At any rate be prompt. By this regularity your statement will always bear first attention from the customer. It also should be impressed upon the customer's mind that her account must be paid no later than Wednesday. A note of this kind should be printed on all bill-heads, or on a placard above the office window.

The monthly accounts should be dealt with in the same manner, that is, the statements should be mailed on the last day of the month and should be paid by the tenth of the month. Many grocers have adopted the method of charging interest on all accounts running for a longer period than one week, ranging from 3 to 5 per cent. However, this is up to the grocer's discretion. No matter how good the credit

system may be there will always be some customers delay in paying their bills. The grocer should keep it in mind that unless he gives this end of the business his absolute attention, all efforts and work of other branches will prove of no benefit towards success, no matter how great the volume of business. The idea is to get your money when it is due you, and not wait until the bill is large and past due. It is much easier to collect a bill of a small amount than a large one, and when it does get old the customer hates to pay it. They imagine it is like paying for a dead horse. One should never feel timid or dread to ask for the money that is due him, it is no disgrace, not only that, but you will make better paying customers by insisting that you want them to pay their bills when due.

For all that, a grocer should use good judgment and use business-like manners in his demands. For instance, if Mrs. Jones sends her maid or child for some goods, it would not be good diplomacy—if Mrs. Jones' account happens to be overdue—for you to tell them all about it. Instead, you should have written Mrs. Jones and notified her that her account was past due and that you want your money. If it happens to be long past due—then you can decline selling her any more goods until the bill is paid. It is very poor policy for a grocer to dun a customer for money at a time when doing her shopping. This method is very embarrassing for customer and grocer unless it happens at the time a customer is paying insufficient money on her account—then there is an occasion to express your desire for more money. Always select an appropriate time for demanding money, either by writing, calling at the home personally, or by telephoning. The latter is not a good business method. When once you undertake to use a certain method never deviate from it,

unless it is to establish an entirely new system, and then one should go over the matter thoroughly before making any attempt.

A courteous business letter will have more weight and be more effective with a customer than ten written in a harsh or ill-bred manner. Besides, one should remember that most of the minor business corresponding is usually with the lady of the house and for that reason there should not be any unbusiness-like remarks. There are certain times, however, when it becomes necessary for the grocer to apply more force to his letters, especially in threats of suit; then, of course, these letters should be addressed to the man of the house instead of the woman. There are times when the wife will run an account unbeknown to her husband, or that money intended to pay the grocery bill may have been spent secretly by her for some other purpose.

These conditions are usually rare, but at any rate should the grocer have any suspicions of any such thing going on he should not hesitate writing and addressing his letter to the Mister.

CHAPTER X

FORMS OF LETTERS FOR COLLECTION

Successful collecting is an item in itself, and a task for the grocer. Many business men, unfortunately, are not good collectors. However, much improvement can be made where one adopts a certain system. Close attention should be given to accounts and customers should be encouraged and forced to be prompt in their payment of bills. At all times good judgment in his methods must be used.

At no time should one deviate from the regular methods, for in doing so only once the chances are one will not be able to establish the previous methods again without the loss of many customers.

We realize that all people are not honest, and that many actually aim to avoid payment if possible. However, most people are honest and do pay their bills. If the grocer shows the least slackness in his attention of their accounts, he may produce in them the tendency of being careless. Thus they will be enticed to live beyond their means, and accumulate larger bills than they would had the grocer been more careful and prompt in sending their account. The grocer should always realize that the older an account is the harder it will be to collect it. This is especially true in the case where one's income is just sufficient for one's maintenance. This is an instance when collecting becomes a task, and often time the grocer must resort to a lawsuit. Therefore, in order to prevent these unpleasant proceedings, the grocer should always pay close watch to his accounts. When an account becomes too large or past due the grocer

should be prompt in writing them, demanding his money. He should change the style of his letters so as to not have them appear too much alike. Several forms of letters for collecting are given on the next page. These may assist the grocer in his letters. There are also a few forms which can be used by the collecting department of their business association.

VARIOUS FORMS OF LETTERS

No. 1. To a customer who recently opened an account.

Mrs. C. F. Brown,
1124 Main St.,
Evanston, Ill.

Dear Madam:

Your account, which is payable weekly, has now elapsed four weeks. This, however, is contrary to your agreement; therefore, kindly mail us your check for $75.00, which is the amount of your bill up to April 30th. We trust that you will grant us this favor without delay.

Yours very truly,
EHRMANN BROS.

No. 2. To a customer irregular in paying her bill, though she may be honest.

Mrs. A. R. Holmes,
322 Harrison St.,
Chicago, Ill.

Dear Madam:

Although your account has not matured to a large amount, still we would like for you to try and pay up every week. It is now three weeks over due and this is not in accordance with your agreement.

We hope that this letter will meet with your approval and that you will send us a check by return mail.

Yours very truly,
A. SMITH & COMPANY.

No. 3. To one who is still a customer, but for some reason got in arrears in paying her bill.

Mrs. C. T. Crane,
1448 Washington Blvd.,
Chicago, Ill.

Dear Madam:

You will pardon us for reminding you of your account, which is now four weeks past due. Knowing that you will appreciate our difficulties in maintaining a business in these times of such uncertain conditions, we trust you will not take any offense. Therefore, we ask you to mail us your check for $150.00, which will include purchases up to May 1st. Believe us, this is not at all a pleasant task, but owing to business conditions we are absolutely compelled to do so.

Thanking you for all past favors, we remain,

Yours very truly,

MEYER BROS.

No. 4. A second letter to a customer not having answered the first.

Mrs. G. N. Miller,
1035 Marquette Road,
Chicago, Ill.

Dear Madam:

We wrote you about your account being overdue, but as yet we have not received any reply. As this matter is of great importance we would like you to make a special effort and mail us a check at once.

YOUNG & SON.

No. 5. To a customer still trading, but failed to respond to first letter.

Mrs. L. M. Rowe,
465 W. 65th St.,
Chicago, Ill.

Dear Madam:

It is with regret that we must again call upon you for a check. We cannot help but believe that it must

have been an oversight on your part. We trust, however, that you will write and mail us your check immediately upon receiving this note, lest you may again overlook it.

Yours very truly,
DODGE & COMPANY.

No. 6. Would apply nicely to anyone possessing pride —then again to those extremely slow pay.

Mrs. S. Fisher,
1020 E. 43rd St.
Chicago, Ill.
Dear Madam:

If we were to owe you the money that you owe us and you had to beg us for it the same as we must do you, what would your opinion be of us? We would change our opinion by mailing you a check at once. Will you please do likewise with us? We would greatly appreciate it.

Yours very truly,
MORSE & SONS.

No. 7. Is appropriate after having written several letters previously.

Mrs. A. Baker,
4222 Calumet Ave.,
Chicago, Ill.
Dear Madam:

We are again compelled to ask for a check from you in payment for goods we sold you four months ago. As we did our utmost to serve you with the best we had we cannot understand why you are treating us in this manner.

You surely must realize the fact that we ourselves have paid for the goods long ago. Had we many such lingering accounts, we doubt very much if we would have been able to have paid for them.

We beg you to realize our position and do for us as you would like done unto you. Please mail us a check, for we can use the money very readily.

Yours very truly,
E. G. SWANSON & Co.

No. 8. Proper way to demand money personally.

Mrs. D. F. Miller,
819 Marquette Road,
Chicago, Ill.
Dear Madam:

I am sending your statement by your little daughter, and ask if it will be possible for you to pay part or all of this bill within a day or two. I would be very thankful to you if you could, especially at this time, as I am very much in need of money.

Yours very truly,
G. A. Brown.

No. 9. The last letter before turning account over to collector.

Mrs. H. I. Wayne,
4642 Calumet Ave.,
Chicago, Ill.
Dear Madam:

We have written you a great number of times regarding your account and as yet we have failed to receive a reply. We are growing impatient with such results and advise that you attend to this at once. Should you fail to reply with a check within the next ten days we will place your account before our attorney. We trust that you will attend to this matter before it reaches that state of unpleasantness.

Yours very truly,
Mason & Company.

No. 10. Is especially adapted to anyone having recently had a death in the family.

Mr. C. O. Bates.
5534 Ellis Ave.,
Chicago, Ill.
Dear Sir:

We sympathize very much with you in the recent death in your family. Knowing that you have been at a great expense, we have refrained from any attempt to ask payment for the bill of goods you still owe us. However, we deem that we have been very

considerate in this matter and as we have given you plenty of time to adjust your other affairs it would be no more than right that you should now try and do what you can for us in paying up your account. We shall expect to hear from you within a few days.

Yours very truly,

WRIGHT BROS.

No. 11. Letter of reproach for having left to trade other places and still owing a bill of goods.

Mrs. F. E. Jones,
1025 E. 67th St.,
Dear Madam:

Considering all we have done for you, it does not seem fair that you should treat us the way you have. It is a fact that we have never hesitated to supply you with the best goods we had in our store, nor refused to accommodate you by extending your account. We have rendered you the best service possible and have always aimed to be courteous.

After having done all that a customer could possibly expect from her grocer, you have not shown us the least appreciation. Much to the contrary, you are paying cash for your goods to other grocers when you should be giving us your trade. Besides you have not paid us for the goods we sold you four months ago. However, if you do not care to trade with us, please do us the favor of sending a check for the amount you owe us. We hope you will not delay in doing so.

Yours very truly,

F. E. FREEMAN & SON.

No. 12. To a customer owing a large bill and wishing to prey on their sense of morality.

Mr. J. B. Snyder,
6248 Dorchester Ave.,
Chicago, Ill.
Dear Sir:

It seems that our continuous writing for your remittance has proven useless. We are at loss to understand why you are so indifferent to our request.

Mr. Snyder, we have been very lenient and have shown you every courtesy, in due respect to yourself and family, we feel that as this matter has been lingering so long something else must be done.

You, no doubt, know of the existence of a grocers' association, which is meant for their welfare, also that of the community. This association maintains a department known as the adjustment of credits. All members according to our by-laws must present a statement each month of customers who are in arrears. Owing to our long acquaintance I have refrained from reporting your account which is disobeying their rules. We feel that the time has come when we shall be compelled to do so unless we hear from you favorably within ten days. Our advice is that you should not allow this matter to take this course, and avoid publicity.

Yours very truly,
MAYER & THOMPSON.

No. 14. Asking for the trade of a new family having recently moved into an exclusive neighborhood.

Mrs. N. J. Wood,
3940 Evans Ave.,
Chicago, Ill.
Dear Madam:

One of our customers (give name if desired) has informed us of your coming to reside in our community. No doubt you will have the opportunity to meet many of our people whom you will find very agreeable. You will find our schools and churches conveniently located, besides we have a great number of up-to-date stores of different varieties, employing courteous and efficient clerks, thus affording pleasant service. We, ourselves, maintain a grocery and meat market at 725 Main Street, and we would be greatly pleased to have you call on us. We shall endeavor to do our best to please you.

Yours very truly,
SAVAGE & SON.

No. 15. A brief letter to a family having recently moved in the neighborhood, asking them to come and trade at their store.

Mrs. C. E. Conley,
621 W. 61st St.,
Chicago, Ill.
Dear Madam:

As you have recently moved into our neighborhood, you, no doubt, will look for a grocery store in which to trade. We would be glad to have you give us a trial. We sell a very good grade of goods, and our prices are placed at a very low margin.

Yours very truly,
LIGHT & COMPANY.

No. 1.
This stub to be retained by association.

Name and address of applicant.....
Folio.....Page.....Key of Rating.....
Date.....Name of grocer.....
Address.....
.....

THE GROCERS & BUTCHERS MERCHANTS ASSOCIATION OF SOUTH BEND, INDIANA.
Adjusting Department, 225 Main St.
G. F. Paxton, Secy.

Mr. (name of debtor)
Address.
Dear Sir:

We are in receipt of a letter from Mr. Clark at 836 Wilson Ave., placing your bill of $100 in our care for adjustment. Our association is very strong in cooperating with their members in affairs of this kind, for they know of the small profits they realize from their goods and the need of their money as well. However, we never aim to be harsh with the people, but always urge for a peaceful settlement, unless other-

wise forced to do so. As you owe this money to Mr. Clark it should be paid without any delay, we will be fair and lenient with you, and assume that fifteen days is reasonable enough, thus giving you ample time to make whatever arrangements are necessary to pay this bill.

We trust that you will not disappoint us, but prove your sincerity by promptly mailing us your check for the amount.

Yours very truly,
THE GROCERS & BUTCHERS MERCHANTS ASS'N.

These forms are not always sent by the secretary of the association, especially if they do not maintain an Adjustment Department. In this case, the association usually supplies each merchant with a few of these forms, and he can mail them as needed.

No. 2.
This stub to be retained by association.

Name and address of applicant.....
Folio.....Page.....Key of Rating.....
Date .....Name of grocer.....
Address .....
.....

THE GROCERS & BUTCHERS MERCHANTS ASSOCIATION OF SOUTH BEND, INDIANA.

Adjusting Department, 225 Main St.

Mr. (name of debtor)
Address.

Dear Sir:

On May 3rd we wrote you requesting the payment of $100.00 due Mr. Clark within fifteen days, but have had no response from you as yet. However, we assume by your neglect that you aim to discard the possible publicity of this matter before our association. As a business principle, we will grant you special courtesy by allowing you five days grace. We

shall not write you again, but will turn your case over to our counsel for direct action instead.

Yours very truly,

THE GROCERS & BUTCHERS MERCHANTS ASS'N.

Secy. Adjusting Dept.

This second letter should be mailed promptly fifteen days after the expiration of the first letter. Failing to do so will weaken the prestige of the second letter. If the person to whom these letters are mailed fails to respond to the second letter, the account should then be given to your attorney at once for adjustment. The merchant should also insist that he write a notice to this person without delay. If the person implicated ignores the attorney's letter, he should bring suit against him at once. The whole matter from the beginning should not last any longer than thirty days. Keep the iron hot. The grocer should not attempt to send any of these letters unless he fully intends to carry it through.

Where it is preferred to mail only one letter, the following form will well answer the purpose:

No. 3.

Stub to be retained as other letter.

Name and address of applicant.....
Folio.....Page.....Key of Rating.....
Date.....Name of Grocer.....
.....
Telephone .....
Address .....

THE GROCERS & BUTCHERS MERCHANTS ASSOCIATION OF PEORIA, ILLINOIS.
Adjusting Department, 526 Peoria St.
M. S. Patterson, Secy.

Mr. (debtor's name)
Address.

Dear Sir:

We are writing you in behalf of Mr. Stone, who

has placed your bill for $125.00 in our care for adjustment.

We would much prefer to see this matter settled peacefully between ourselves, if possible. Therefore, we suggest that you mail your check to him for the amount within a week or ten days, or, if preferable to you, mail it to us. By attending to this matter now you will eliminate the publicity that usually follows when taken through the business course of our adjustment department.

You will not receive any further notice from the association, other than from our counsel direct, if you fail to make a settlement within the time mentioned.

We trust, however, that you will close up this matter within the limited time and avoid unpleasant procedure.

Yours very truly,
THE GROCERS & BUTCHERS MERCHANTS ASS'N.

Application for Credit

Under the Supervision of the Credit Department of the Grocers & Butchers Merchants Business Association of Springfield, Ill.

Merchant Issued by.....
Telephone..... Address.....
.....

(To be filled out by applicant.)

Name .....
Address.....How long at this address.....
Previous address.....Landlord's name.....
Occupation .....
Business address.....How long employed.....
Number in family.....How many earning salary....
Grocer's name where last traded.....
Address.....Paid cash or credit.....
Why discontinued .....
What does your grocery bill average per week.....
How do you prefer to pay? Weekly.....
two weeks.....or monthly.....
Are you willing to pay us an additional 3% to your account if goods are sold to you on basis of cash prices .....

Are you willing to pay 10 cents extra for each special delivery.....or 5 cents for deliveries less than one dollar.....

Give name and address of three persons as references:

.....

.....

.....

.....

Signed.....

(Thank you.)

You will receive an answer within three days.

By the Grocer.

Date.....

Accepted or rejected.....

Account opened.....19.. Closed.....19..

Remarks .....

.....

.....

By representing an association at the heading of each application, we assume that it will impress upon the mind of the applicant the necessity of his promptness in paying, so as to have a good rating with the association.

CHAPTER XI

FINANCIAL RECORD

It is absolutely essential for a grocer to maintain a current and monthly account of his business. This will enable him to keep posted regularly as to whether he is profitably operating his business or whether losing.

Also, it gives him a detail record of all his expenditures and an opportunity to note and thus be better able to reduce expenses on certain things which he thinks are running too high. Thus he will equalize the percentage of his expenditures in all departments.

The system given on the following page is very simple to maintain and commonly used by many merchants.

The daily Journal should be posted every day and at the close of business for each day one can see at a glance just what the expense has been, as well as the amount of merchandise bought. At the end of the month the daily totals should be taken from the Journal and, when added together, should be posted in the Monthly Record under their respective departments. To this add the sales from the month and post in the sales columns. In this manner one will readily see what the profit or the loss is for the month.

This system is very simple and can be easily kept up to date. After taking a complete inventory it is then an easy matter to make up the balance sheet, which can be done as often as one takes inventory. By keeping up this system the merchant has always got complete data of his business.

Monthly Record	SALES			DISBURSEMENTS										
1919	Cash	Credit	Total	Rent, Light, Heat	Taxes and Insurance	Pay Roll	Delivery Expense and Repairs	Misel. Expense	Meats, Groceries Bought	Mdse. Loss and Waste	Loss From Bad Accts.	Loss	Profit	%
Jan.	$3,942.10	$1,763.05	$5,705.15	$112.00	$53.14	$285.00	$21.10	$4.76	$4,737.03		$3.10		$489.02	8.6
Feb.														
Mar.														
April ...														
May														
June														
July														
August .														
Sept. ...														
Oct.														
Nov.														
Dec.														
Total..														
%														

DAILY JOURNAL DATE: April 4, 1918.	Merchandise	Truck and Wagon Rep., Gas, Feed, Etc.	Salaries and Extra Help	Advertising, Stationery, Postage	Mdse. Loss and Waste	Rent, Light, Heat	Miscellaneous	Personal Acct.	Supplies
1 Box Celery 1 50 2 Bbls. Apples 10 50	$12.00								
Extra Delivery Boy			$1.50						
½ Bushel Spinach					$0.75				
100 Lbs. Manila Paper 4 60 5 Lbs. Twine 1 50									$6.10
10 Gal. Gas 1 90 New Tire 20 00		$21.90							
1,000 Circulars 4 25 Distributor 1 00				$1.00	$4.25				
6 Electric Bulbs 1 50							$1.50		
April Rent 70 00						$70.00			
March Electric						6.43			
Paper Bag Rack							$ 2.25		
Insurance							17.60		
Cheese Knife							1.00		
Cash 10 00 Meat 60 Cheese 20 Coffee 30 Crax 15								$11.25	
Total	$12.00	$21.90	$2.50	$4.25	$0.75	$76.43	$22.35	$11.25	$6.10

BALANCE SHEET, DEC. 31, 1918

	Dr.	Cr.	
CURRENT ASSETS			
Cash on hand		$ 876.45	
Cash in bank		1,254.10	
Notes Receivable		300.00	
Accounts receivable	$1,842.67		
Less allowance for bad accounts	50.00		
		1,792.67	
Merchandise on hand		5,968.98	
Unexpired Insurance		37.60	
Bonds		2,000.00	
Total Current Assets			$12,229.80
FIXED ASSETS			
Real Estate and Building	6,750.00		
Less depreciation, 5%	337.50		
		6,412.50	
Furniture and Fixtures		1,426.50	
Delivery Equipment		450.00	
Total Fixed Assets			8,289.00
Total Assets			$20,518.80

BALANCE SHEET, DEC. 31, 1918—Continued

LIABILITIES AND CAPITAL	Dr.	Cr.	
Notes payable	600.00		
Accounts payable	3,982.10		
Accrued interest	240.00		
Accrued salaries	80.00		
Accrued taxes	24.50		
Total Current Liabilities		4,926.60	
Mortgages		5,000.00	
Income Tax (estimated)		412.00	
Total Liabilities			10,338.60
Owner's Capital			10,180.20
			$20,518.80

CHAPTER XII

BUYING POWER

Of late years conditions have brought about many rapid changes in business methods and have kept the grocer busy trying to keep up with the times. The grocer of several years back did not need to possess the buying power required of those of today, as business conditions were entirely different. The public seemed to be more easily pleased and did not demand as much attention and their mode of living was more simple.

Fancy staple and imported groceries were great luxuries. They were not curious to purchase articles they saw advertised in order to find out how good they might be. This was due to the fact that they were more economical and had confidence in their grocer's ability to assure them of the quality rather than depend on the advertiser's guarantee. There were fewer private brands on the market and the grocers were so well acquainted with those that it was very seldom necessary for him to sample them to know of their quality, but the public became more prosperous and their economic mode soon vanished and gradually a higher standard of living was created. This brought on a good market for advertised goods, which naturally brought many more manufacturers into the field.

The more manufacturers that come into the field, the more brands and varieties of goods were introduced on the market. This was the start of the all-package goods idea, for there seemed to be a great demand by the public for goods put up in sanitary

packages, and it helped in creating the high cost of living.

While these new conditions were gradually coming on the grocer on the other hand was forced to adopt new business ideas and acquaint himself with new buying methods. Now, we find ourselves in a time of business revolution caused by the desire for greater economy by the public and conditions which were brought about by the great war, which again brings another problem before the grocer.

These conditions come very rarely and are unusual and will, no doubt, adjust themselves in a natural way. The grocer, however, will have derived much experience by this situation and his buying efficiency will be greatly improved.

A grocer in order to possess good buying power should be well versed in the value of merchandise and should keep posted on current price and quotations. The idea of leaving it to mere guess work does not make for efficiency. Therefore, a grocer should keep in close touch with prevailing prices by carefully going over the quotations and market conditions, usually found in daily papers, also price quotations in grocers' magazines, besides receiving much information from salesmen, who often quote various prices to grocers. In addition to this, one should know the value of quality in comparison to price. For instance, a salesman may offer a certain article much below market price and insist that the quality is just as good and still they may not be as represented. If the grocer is not a good judge of quality he may be influenced to buy these inferior goods, believing them to be of high quality, whereas in reality he will have bargained for

no better grade in value than what he actually paid for.

One can often tell the value of a product by noting from whence it is grown or produced. For this reason one should study the origin and merit of the products pertaining to his line of business; by this he would know exactly the quality value of the product he sells.

The pure food administrator has proven very valuable in restricting anyone from improperly labeling his product, but there are still a few camouflaged methods used in marketing some products. For instance, a preserve may be labeled "strawberries" and immediately specify its contents, such as "apple strawberry." The fact that the word apple is written in advance of strawberry proves that the contents consist of more apples than strawberries, which, however, is in compliance with the pure food law. Nevertheless, the merchant should familiarize himself with those conditions so as to be well versed when questioned by customers. The buyer should always play the keen part by letting the salesman do most of the talking. Very often a salesman exercises zealous efforts to sell his goods and in doing so may unearth some secret about the product that may prove of value to the buyer.

A grocer should be precautious in buying the kind of goods to comply with the demands of his trade. He should not buy too heavily of any product, if the goods are not up to the accustomed standard of his trade, just because the price is extremely low, and with a view to cleaning up a little money. They may prove unsatisfactory to his customers and loss of trade may result. Nor should he buy high-grade goods if his trade does not demand it. This also would prove

a loss by remaining unsold on his shelves and thus deteriorate in quality and value.

Some advantage over a competitor can be gained if one can arrange to buy a certain article with the exclusive rights in his neighborhood, but it should be an article of merit and the kind having daily demand. It would induce people to come in the store to buy this article and at the same time they might make other purchases. One should be careful not to load up too heavily in out-of-season stock, such as oatmeal in summer or corn-flakes in winter, etc. Although one should never permit his stock to run out or to become too low, which would, perhaps, mean the loss of sales. It may be imagined by some that buying power is more benefited, or of more importance to larger concerns than the retail grocer, but it is not. A small business owned by one individual is just as valuable to him, since it is his all, as a corporation as a whole, or to each individual stockholder. In case of failure the loss would prove just as effective to each individual stockholder of a firm as it would to one sole owner of a small business.

Therefore it is just as important for the man of a small business to possess buying power to make his business profitable, as it is for a buyer of a large firm to hold his job, or show good results to the firm. One of the main secrets for buying power is the financial condition of the grocer, and if he has been an efficient and conservative businessman, he has undoubtedly proven to be a good financier. He should never hesitate in giving a property statement to any reputable rating company, for it means a good deal in establishing a business standing. It adds greatly to his buying power.

The first step of a manufacturer or wholesaler

is to find out the financial standing of the buyer and if his rating proves satisfactory, they are just as anxious to sell to him as they would be to a much larger dealer.

The large dealer may have advantages over the small dealer in buying, but only when buying in large quantities. In this case the wholesaler is able to sell at a closer margin owing to the volume of the sale and expense saved, where, otherwise, it, perhaps, would mean many sales with smaller dealers and extra expense. For all that the small buyer should never overload his stock simply because he can buy for less. It is far better to turn your stock over often than to have it stored away for months, besides having money tied up.

Co-operative Buying

The idea for a co-operative plan of buying is splendid, providing there is a good substantial organization back of it. To establish an organization of this kind is not an easy task, for it has proven very difficult in many instances to concentrate grocers' views on this method, although the plan has worked successfully in some localities. Sometimes this system can be inaugurated by a business men's association, though independent from its regular business.

In preparing to organize the system, the members should decide upon the capital to be used. This being done, all the members should make known the number of shares of stock they intend to take. In doing so it would give an estimate as to whether the system is favorable or not. The operating of this system depends a good deal upon the basis of its organization, and the capital invested. We will assume for an illustration one launched by a combination of one or two business men's associations, in a

large city, and maintained financially independent of either.

Being an incorporated organization, the officers and directors will vote upon and direct all the affairs of the company.

The manner of conducting or managing this system is somewhat on the plan of any wholesale house, although in some places they hold restrictions by selling their goods to stockholders only. However, this is an individual matter and left to their own discretion to be decided upon later.

The selling price is usually based on the cost price, plus the cost of operating the business, especially when restricted to stockholders only, but where there is no restriction and the stockholders prefer a profit for dividends, then the selling price should be set accordingly. On the other hand, it cannot be called co-operative if the grocers must pay the same price for their goods, as in any other wholesale house.

The salesroom and warehouse should be centrally and conveniently located. There should be a rule adopted to compel all grocers to call and deliver their own goods, for it would mean a less expense, besides it may prevent discontentment and discord among the grocers, imagining, perhaps, some are receiving better service than others.

Another important matter, and one which is absolutely necessary, is to compel each and every grocer to pay cash for his goods and be compelled to abide by these rules.

The fact that no soliciting salesmen are needed, nor the maintaining of extra trucks and drivers for delivery, will lessen greatly the cost of overhead ex-

pense, therefore giving the grocer the benefit of this economy by selling goods at a great saving to them.

It would bring the cost of their goods to a basis whereby it would enable the grocer to compete with out-of-town competition.

The purpose for co-operating is to curtail expenses and afford a better economic basis for the small retailer, therefore the system used in conducting a co-operative buying plan should be just as economical as the purpose for which it is organized.

It does not necessarily mean that the system should be limited to large cities only, for the co-operative buying plan can be adopted just as readily in smaller cities or towns, only on a smaller scale. It would, perhaps, be well to incorporate no matter how small the organization, in order to always have a set capital and enable those in charge to buy goods without doubting the possibility of getting the money to pay for them.

Since the organization is small, the expense for its maintenance should be proportionately the same. The grocers should call for their own goods and pay cash as they get them. Besides, there is no need of a large expensive warehouse, and only a very small force, perhaps two or three employees, would prove sufficient to operate the business. Of course, one thoroughly acquainted with wholesale buying and efficient must manage the affairs of business.

The members or stockholders should hold weekly business meetings, thus enabling them to know regularly the existing conditions of the business. At the same time issuing or voting on all orders to be given to their manager for the following week.

It may, perhaps, prove difficult in some localities, to assemble the grocers, thus prohibiting the possibility of organizing.

In this case, the grocers interested can arrange to hold weekly meetings at their stores and organize for a plan of their own. Since limited in number, it would not be advisable to have any expense either for warehouse or paid employees. Instead one of the grocers should be appointed chairman and buyer for all of them. At each meeting they should decide on only a few articles to be bought that week and in such quantity to supply all of their stores for about thirty days, depending, of course, on the kind of goods. This will afford an opportunity to buy in large quantities, thus saving from eight to fifteen per cent on the cost of their goods. The amount and variety of each week's buying depends upon the number of grocers.

For instance, one week they could select canned corn, peas and tomatoes, or, perhaps, only one item, and so on each following week. We will say that six grocers constitute this little organization. Each of these grocers will buy, say, varying from five to twenty-five cases of corn each, totaling about 120 cases in all. The idea then would be to authorize the chairman to buy the 120 cases of corn and each grocer issue his check to the chairman at that meeting, in proportion to the quantity of goods ordered, or if not at the same meeting, the check should be in the hands of the chairman at least in plenty of time for him to pay for the goods when he receives them. It will be absolutely necessary for the grocers to make a deposit of some description to the chairman each week to pay for the goods unless a certain amount is agreed upon as capital to be left in his possession to pay for the goods as received. As soon as these goods are re-

ceived the chairman should inform all the grocers to call for their share of the goods, and at the same time to remit for them if no money had been deposited previously. This small way of co-operating will prove to be quite an item for economy in buying if conducted properly.

CHAPTER XIII

ECONOMY in MAINTAINING a GROCERY BUSINESS

Economy is the basic statute of the grocery business. It is the sphere in all its branches and must be applied to every angle of the business. There is no such thing as success for a grocer unless he establishes a good system for economy. Even though the volume of business may be large and show a good selling percentage, he may be deceived when the time comes to strike the balance of his business. The system for economy to be applied in the grocery business depends greatly upon the good judgment of the grocer. He should aim to apply such method in coherence with the size and style of the business he is operating. Hence, methods advantageously applied to one doing business on a large scale may prove detrimental to one of smaller size. Regardless of the nature of the business, the grocer himself should first manifest economy, not commercially only, but socially as well. His method of doing things and the manner in which he executes them will have much influence in setting an example to his clerks.

To begin with the grocer, for his own good, should curtail his personal expenses and not form illusions of his wealth. His business may produce him a little surplus fund occasionally, but he must not lose sight of the fact that there may also be some bills soon due, which must be paid. Besides, it is always advisable to have a surplus fund to meet unforeseen expense.

One should avoid spending money in purchasing unnecessary things, simply because your neighbor

grocer has. If he is extravagant it is no reason that you should be. Your economy may be the means of your remaining in business many years after his failure. For instance, if your neighbor is employing four clerks, and you are employing but three, do not get the idea that you should hire another just to keep up with him. He may be doing a little more business, and he may not, but he may not be as industrious as you are, but is employing an extra man to do his part of the work. This is where he lacks economy and by your industrious habits you are exercising it. It is a big and costly mistake to employ any more clerks than absolutely necessary, for the reason that each clerk involves a certain percentage of a loss in waste of goods or in some way, especially if careless in economy. Unless the grocer has close surveillance over them, he will find himself with an excessive overhead expense.

In a store where there are several clerks employed, each clerk should be assigned to look after a certain thing. If there is any slackness, waste of goods, or deterioration in any of their departments, the grocer will know who is responsible for it. On the other hand a grocer should not operate his business with too little help, for it may prove a disadvantage in maintaining a clean store. It may also compel customers to wait too long before being waited upon and, perhaps, lose trade thereby. One of the essential things in clerk economy is to place the goods in daily demand in convenient places. Sugar barrel near the scale, coffee-mill near the coffee, canned tomatoes on lower shelf and canned pumpkin on the upper shelf, wrapping-paper and paper bags at various counters to avoid delay, confusion, etc. These are only a few of the many ways in which a grocer can arrange his goods to simplify work.

There are many minor wastes, here and there, in a grocery store, that clerks or even the proprietor pay very little attention to. The grocer would be astonished if someone were to present him with the figures showing the amount of money he lost throughout the year through minor leakages. Many of these little things are done either throughtlessly or by carelessness. For instance, winding too much string around a package, using a larger sack than necessary, dropping a few grains of sugar on the counter, leaving bin drawers open, causing goods to dry up or evaporate, leaving goods on a shelf too long without moving them about, causing settlings and deterioration, especially in jams or spiced goods, or permitting weevils to drill their way in packages of cereals. Perhaps there are a few small vermin about the place destroying goods, and no special effort is made to exterminate them. These are only a few of a hundred little things, nevertheless, they may appear small, but when all summed up, will represent one good volume of loss.

Soliciting orders over the telephone usually takes up a good deal of a clerk's time, therefore, the grocer should employ an efficient cashier to take charge of calling up the customers. At the same time, the clerk should be left to take the orders if it is preferred by the customer. There should be a set time to call up the customers and whoever does the soliciting should be punctual. In that way the customer will expect to be called at that certain time and in most cases will have her order ready, thus saving time and delay. On the other hand, the grocer should be equally as prompt in delivering the customers' groceries by having a set time for all his deliveries. Auto delivery is very advantageous for anyone having a big business with heavy orders and a large territory,

although the upkeep of an automobile truck for delivery is rather expensive, especially if one is compelled to pay the driver chauffeur's wages.

The old method of horse and wagon is far more economical for an ordinary business where territory is not too large, and especially if orders are light. This has been proven by grocers many times. It is very often the fact that a grocer will go beyond his means to buy an automobile truck, when he could just as easily do without one, and in most cases they are bought on time, and the interest adding still more to the cost. These are instances in which the grocer is overlooking economy.

Likewise with fixtures, ofttimes money is spent for elaborate fixtures where in many cases the locality does not demand it. Sometimes a little cleaning and varnishing will greatly improve their appearance, thus reducing the overhead investment to a minimum. The public is not so much for fancy fixtures, especially during the high cost of products. To the contrary, they appreciate it much more if the grocer places moderate prices on his goods and does not add so freely to style.

A Typical Butter Stall in a City Market

CHAPTER XIV

ADVERTISING

There is no doubt that one is perfectly safe in stating, that advertising is the corresponding word to progress. Advertising is used as a medium between the public and the merchant. By it the businessman heralds to the public the many products he has in stock for sale and in return the public is benefited by knowing where to go to purchase their wants advantageously. It does not only help to sell goods, but it adds greatly in keeping the name of the firm before the public and for this reason at least the grocer should always do a certain amount of advertising. It is really an art to be a profitable advertiser, but in the ordinary grocery business the task is not as difficult as in stores selling varieties other than groceries, consequently, it should not be difficult for an efficient grocer to prepare a profitable and interesting "ad." At the same time one should be very careful to prepare his "ad" in a way that it will bring results, as a good deal of money can be spent in advertising and still not be profitable.

Therefore, in order to avoid this waste of money, one should make a special study of the community and the kind of goods the people are in the habit of buying. By doing this it will enable him to advertise the right kind of goods for the proper place and at the same time bring quicker and better results. Still it should not prevent the grocer from adding one or two slow selling articles that need pushing. He should not make up his "ad" for goods preferable to himself, but the kind he thinks the people will buy.

The methods for advertising vary somewhat in

accordance to the style or system of business engaged in. For illustration—it would not be advisable for those operating chain stores to use the same methods as those of credit and delivery system, or the cash and carry the same as town grocery or general store. Then again a grocer maintaining a small business cannot use the same methods as one doing a much larger volume of business.

Therefore, one should apply a style of advertising applicable to the nature and system of the business he is operating. The introduction or headline of an "ad" should be brief and not the history of oneself, nor that of the business. People are more interested in the quoted prices of goods.

The public, as a rule, seldom read an advertisement through word for word, but merely glimpse at a few articles here and there. If one possesses a little individuality and is able to insert a few catchy sayings it would be apt to attract attention sufficiently to continue the reading of the "ad." However, it would not be advisable to make a joke out of your "ad."

The main object in issuing advertisements is to sell goods and the "ad" should be written in such a way that it will be attractive enough to call the attention of the public. An efficient grocer will realize that advertising out of season goods will attract but little attention, so he should always be sure to select appropriate articles in all his "ads." There are many methods and various systems used by different grocers in advertising their goods and business, in fact, too numerous to mention in detail the system of them all, but a few suggestions of some of them will be given.

The Department Store grocery, as we have previ-

ously stated, is not dependent on its grocery business for great profits, but aims to create an attractive "ad" for every department—oftentimes much below cost, especially groceries. This system assumes that owing to the economic attitude of the public that by quoting low prices on groceries, it will help to draw attention to advertisements of other departments. (See Grocery of Department Store.) The Mail-Order System, which has many other departments aside from groceries, usually places a profit on their groceries the same as on other goods, although they usually quote very low prices, due to the fact that their method is for selling in quantities. Unlike most other stores, their advertising comes through catalogues every thirty or sixty days with few special pamphlets between times. The success from the catalogue advertising is more among the farmers or people from small towns. Generally a catalogue "ad" consists of more varieties than an "ad" in daily papers or handbills. Besides, there are many varieties given in a catalogue that local merchants do not carry in stock and, consequently, will attract their attention.

The Chain Store System of advertising differs from that of any other store. Very little advertising is done in daily papers or circulars. Most of it is done by placing a price ticket on a package of every variety in the store. Generally one or two big leaders are usually marked up on placards and placed in the window. Some chain stores prepare a price-list in pamphlet form about once a month and these are given to customers as they come to the store.

The Cash and Carry or F. O. B. Counter advertising system varies more than any other kind of grocery business. Many grocers who formerly maintained a credit business have changed their system to

cash and carry, patterned after the Chain Store System. Although these stores have been operated by individual owners, a good many of these grocers have either consolidated with other merchants in the same town or sold their business and remain as manager of the store for these companies.

The Cash and Carry System requires a great deal of continuous advertising, though they may not be in a position to sell everything as cheap as the large corporation Chain Stores, but at the same time, those that sell fresh meat and vegetables have an advantage by quoting attractive prices on the two latter and by selling other articles. Advertising should be done in local papers whenever possible, for people, while reading the news items, cannot help but glance at a well-prepared "ad."

A circular may prove beneficial if placed in a sealed envelope and mailed. In any other way people may never bother picking them up other than to throw them in the rubbish barrel. This is especially true if the circular is carelessly left in hallways instead of being put into mail-boxes.

Preparing an "ad" for a week ahead and having different specials for each day is considered a good plan. Still one should not depend too strongly on the result, as these circulars are usually distributed the fore part of the week and many of them will be discarded by the latter part of the week. For this reason an "ad" of two or three days duration may prove more advisable. The reason some grocers are not successful in their advertising is because they are not regular advertisers—perhaps putting out a circular only once in a month, and when they do they include only slow selling articles and not the kind appealing to the people. Advertising for the credit and delivery

system is in some ways similar to the Cash and Carry, excepting, of course, that when advertising goods to be sold on credit, one should add at least from 5 to 10 per cent to his prices. This would be about his extra overhead expense for maintaining a credit business. Generally speaking, the class of people preferring to trade on credit basis are housewives who cannot find time to get out and do their shopping; and in other cases, perhaps, the stores are at some distance from their homes. Then again there are many families, especially among the medium, or wealthy class, that do not retain any great surplus of money in their homes, consequently they believe that it is better economy for them to maintain an account than to always have the ready money, which in many cases causes them to be less economical. In wealthier classes, most of the buying is left to the maids or cooks, and usually their methods are always with charge accounts.

One should use some "scientific" method in his advertising. Where a grocer's trade is composed of people receiving moderate salaries, it is very likely that most accounts are quite secure, therefore, when preparing an "ad" instead of pricing so much per pound, one should aim to quote prices for quantity sales, thus: Our 15c prunes, 2 lbs. for 25c; our 15c grade of tomatoes, 6 cans for 75c; our best India Tea, 2 lbs. for $1.24, etc. Hence, it will increase the volume of business with hardly any additional expense. Where one caters to a trade still more exclusive, one should continue to encourage the volume system by being more specific in stating the high grade and merit of his goods in all his advertising.

The idea is to keep them well supplied with goods from your store by putting out a gigantic sale early in the Fall, also another during the Spring season. These

"ads" should be especially arranged by offering special inducements for quantities, such as by case or in dozen lots. All grocers not possessing a registered trademark should have a monogram or a fancy design sketch of the name of business, thus adding greatly in appearance. Advertising does not only apply to the large retailers, but the small dealer as well, although their business methods vary. Some maintain a Cash and Carry System, where others deliver—then again some do both—credit and delivery business.

Advertising is absolutely essential with the small dealer on account of the strong out-of-town competition. Owing to the nature and size of the business, one should adopt economic methods for advertising. First of all, one should not fail to have as many goods as possible on display at all times, and have the same priced with attractive figures. A large portion of the business is done by personal shopping, nevertheless it should not prevent anyone from advertising in local papers, providing the rates are not too expensive.

A good suggestion of economy for advertising is to get blank stationery, the size generally used for circulars, and have the name and business address printed at the heading. Then the grocer by securing an inexpensive typewriter can write his own "ads" and issue as many copies as desired by using a hectograph. In fact, this will prove very convenient in writing letters or any special announcements to customers. In order to keep the name and business before the public, one should have a stencil stamp with business address and stamp all pamphlets and advertising matter received from wholesale houses before distributing them to his customers. Very often different articles of goods can also be stamped the same

way. These stencils are inexpensive and create much publicity for the business.

When preparing an "ad" only five or six special items should be advertised each time, about three or four varieties of meats and likewise in fruits and vegetables. By limiting the number of articles in each "ad" it will enable one to have a new suggestion and not be compelled to repeat with the same article each time. It should apply favorably to those carrying a stock of limited varieties.

The style of a general store is somewhat similar to the department, only in a smaller way. The fact that they carry a stock of many varieties, one department should prove of great assistance to the other in selling goods. However, one should not expect one department to promote another without the aid of publicity. In other words, if you propose selling good horse blankets at a special price to induce the farmer coming to your store to buy groceries, you may first advertise it to him. The biggest mistake with most general store owners is they do not appropriate enough time and attention to the value of advertising. These merchants are generally located in the midst of a large district of country people and their opportunity for big business is usually very good.

There is no trade more profitable to the retailer than that of the country people. Very seldom will a farmer buy provision to last him less than a week, whether buying through a mail-order house or from his country merchant. These large sales lessen the shrinkage of the merchant and adds but very little extra cost to his overhead expense. At any rate, this business is bound to slip by the country merchant if he neglects to advertise and quote interesting prices.

Always tell them of the much better advantages they have in trading with their home merchant.

The fact that most country people buy in large quantities should compel the merchant to quote prices on that basis. It should not be necessary to advertise sales as often as a grocer in a thickly settled neighborhood. A good idea for general store advertising is to prepare a pamphlet each month and mail it regularly to the country people. These pamphlets should not be over four or six double sheets folded in two, otherwise it will come quite expensive. Besides, one should try to advertise different articles each month, including a fair selection of other merchandise other than groceries. Aside from these monthly pamphlets, the merchant should issue a few circulars or postal in between times, as "Catching Specials."

Publicity is the merchant's wireless and used to signal the eye of the public. There are many methods for publicity, such as bill-boards, electric signs, parade floats, interurban or street cars—motion picture shows —distribution of periodicals in novelties, etc. The methods most adaptable for the country merchant are: placards, placed in interurban cars or individual bill-boards erected at cross-roads. Advertising is the merchant's ammunition to force business and he should study his plans well before striking, and when once defined, get after it with all his might, sincerity and truthfulness.

Suggestive Advertising

Advertising, as previously stated, is absolutely essential in all classes of business. Without it one cannot expect any more than a limited volume of business, for advertising is the staff of successful business and is the advance agent and solicitor of the merchant.

Therefore, all advertising matter should have a clean-cut appearance and avoid unintelligent statements. The circular or letters of advertisements should be of a quality comparative to that of the business. Thus bad effects upon the reputation or style of business will be avoided. The merchant should aim to be original and take the initiative in preparing his "ads" and use the methods best adapted to his business, regardless of the business methods of other merchants. Always use the same business monogram or same style of the firm's name on all circulars or letters of advertisement, as it will create a lasting attraction to the public eye.

To prepare a creative sales "ad" or arrange a list of goods properly priced usually takes some time and for this reason one should never wait until the last day. Ofttimes it is on just such hurried occasions that poor judgment is used in preparing a sales "ad," consequently having worthless results. One should take plenty of time and always have one or two sales "ads" ready in advance. By doing this it will give the merchant plenty of time to think and study new methods and not compel him to make too many repetitions. Honest advertising should be the merchant's highest ambitions. If once he has acquired a good and reliable reputation among the people, his advertising will have a greater effect upon them. Even though a merchant posseses ability and is able to formulate good advertising plans he should not feel this is all that is necessary. Good advertising will serve as a magnet and must attract the attention of the people sufficiently to bring them to the store. The idea is to maintain a good selling force, the kind that can sell other products besides those that are advertised. After one has succeeded in inducing people to come to the

store to buy, then one should exercise sales ability and sell the goods.

In localities where people seldom read sale circulars or advertisements in daily papers, frequent letters should be written similar to the following:

Dear Madam:

There has never been a time when prunes were so scarce as the present. Fortunately, we had placed our order early in Spring, and have just received them a few days ago. The quality of these Santa Clara prunes is exceptionally good and, owing to their scarcity, we advise our customers to take advantage of the special price we offer them at for this week only.

30 to 40 size in 5-lb. drums .....$0.24 lb.
30 to 40 size in 10-lb. drums ..... .23 lb.
30 to 40 size in 25-lb. boxes..... .22 lb.
40 to 50 size 1c per lb. less, and
50 to 60 size 2c per lb. less.

These prunes are packed in sanitary packages interlined with parchment paper.

Yours very truly,
WILSON BROS.

The following letter is a practical form for a lenten sale and should be mailed at least a week before the commencement of Lent. Letters and sales of this character should be issued in all special occasions, such as holiday season, etc.:

Dear Madam:

No doubt you are aware that the Lenten season is about to commence. Besides, the weather is often very disagreeable during this time of the year and one does not care to travel any more than necessary. Therefore, we have prepared a list of many varieties at very attractive prices and deem it an economy for the housewife to put in a supply, at the same time being very handy in case of emergency.

Yours very truly,
WAYNE & SON.

In the Fall, when the merchant receives all his future goods, he should prepare a gigantic sale. It should be in pamphlet form, including an introductory letter, same on separate stationery.

Dear Madam:

We are taking this opportunity to make known to you that our new future goods have arrived. By placing our order early last Spring, we saved approximately 10 per cent in comparison with the prices we would be compelled to pay now. We, however, intend to share this saving with our customers.

We are enclosing a pamphlet containing a list of the many varieties at very attractive prices in quantities of half-dozen, also dozen lots only. You will be perfectly safe in laying in a fair supply, as they are all of strictly new stock.

Yours very truly,
F. G. Stark Co.

Sometimes it is very difficult to induce farming people to come to town or take advantage of special sales, therefore, a merchant should select a certain day when farmers are not apt to be very busy, and arrange for some attractive store demonstration or other special events sufficiently appealing to induce them to leave their work long enough for a trip to town. The following letter is a fair suggestion for the purpose:

Mr. John Moore,
R. F. D. 78,
Rock Ledge, Michigan.
Dear Sir:

We wish to inform you that we have accepted the sole agency for the Red Star Stove and on September 10th, Mrs. Stone, representing the Red Star Stove Co., will give a demonstration showing the perfectness of this stove for baking. Therefore, we would like very much for you and Mrs. Moore to come and witness the wonderful pastry she will bake, as a result of

this fine baking oven. At the same time we will declare it a social holiday at our store, serving light refreshment and furnishing a little entertainment. Try and come if possible.

Yours very truly,

P. S.—We are also enclosing a circular with special prices on groceries for that day.

METHODS FOR ADVERTISING

The following forms and diagrams for advertising are given to illustrate the importance in changing the appearance of sales circulars. By doing so it will change the style and makeup of the ad, thus always producing an attractive and catchy appearance. However, it does not mean that the monogram of the grocer should be different each time he issues a circular—very much to the contrary. The grocer should adopt a certain monogram or some attractive style for his name, and always use the same on all circulars and letterheads.

The following illustrations will also show one or two articles inserted in each ad, hence giving the grocer a few suggestive ideas as to the various kinds of type he should use, and the manner in which he should style the names of articles he is offering for sale so as to make them appear more attractive.

F. C. STARK CO.

PURVEYORS OF

HIGH GRADE GROCERIES

724

Farnum Street

OMAHA, NEB.

THE HOUSEWIFE can greatly increase her savings account by first economizing on the cost of foods for her table.

We also can save you time and money by selling in quantities with smaller percentage. Therefore, we invite your co-operation. The exceptionally low prices quoted in this pamphlet will explain our method.

These pamphlets should not be restricted to regular customers only, but should be distributed throughout the vicinity, for this may be the means of bringing new customers.

ALL DETAILS, TERMS, ETC., SHOULD BE GIVEN IN FIRST PAGE OF PAMPHLET. BRIEF DETAILS CONCERNING VALUE OR MERIT OF EACH ARTICLE ADVERTISED SHOULD BE GIVEN.

These prices will be canceled after December 31, 1918.

We make no charge for delivering and pay express charges on all purchases of $10.00 and over.

All claims for shortage or damaged goods must be made at once, to facilitate adjustments.

Terms.....

Canned Fruits

	Half Doz.	One Doz.
Yellow Cling Peaches The best produced in California — packed in heavy syrup and they are very delicious	$1.65	$3.20
Avogado Pears Florida's best quality; large and wholesome; excellent for salads	Per Can 80c	Half Doz. 4.35
Hawaiian Pineapple Thick, middle slices, ten in a can	Half Doz. $1.60	Doz. 3.05

E. T. C.

SPECIAL DEMONSTRATION DAY

REMEMBER THE DATE

General Merchandise

B. ALANDER & CO.

DULUTH, WIS.

TUESDAY SEPTEMBER 10th, 1918

SPECIAL DEMONSTRATION DAY WILL BE A BIG EVENT AT OUR STORE, AND TO COMPLETE THE DAY WE ARE GOING TO MAKE IT WORTH WHILE FOR OUR PEOPLE WHEN HERE BY PLACING SPECIAL PRICES IN OUR GROCERY DEPARTMENT.

MICHIGAN NAVY BEANS,
Per Pound, **10c** or 15 Pounds for **$1.30**

NEW ORLEANS MOLASSES,
Per Quart, **25c** or One Gallon for **85c**

SPECIAL BLEND COFFEE,
Per Pound, **40c** or 10 Pounds for **$3.45**

FANCY JAPAN RICE,
Per Pound, **12c** or 10 Pounds for **$1.00**

GRANULATED SUGAR SPECIAL,
10 Pounds for **$1.25**

This sale should be arranged for selling in quantities, as farming people always buy enough to last them for some time. At the same time the merchant will be given a larger volume of business.

ROBBIN GROCERY

Telephone S. C. 151

7514 Coles Avenue

LENTEN PRICE LIST

Pure Vermont Maple Syrup 55c Per Qt., $1.00 Half Gal.

Domestic and Imported Canned Fish	Ea.	¼Dz.
Red Salmon, tall can	30c	82c
French Sardines in oil	35c	95c
Etc.		

Varieties of Canned and Evaporated Fruits	Ea.	¼Dz.
F'cy Bartlett Pears, can	35c	95c
Extra Fancy Peeled Apricots, 1 lb.	30c	84c
Etc.		

Best New Orleans Molasses, large can 20c, or 3 for 54c

Varieties of Pickles and Olives	Ea.	¼Dz.
Monarch Sweet Gherkins	35c	$1.00
Large Queen Olives.	35c	95c
Etc.		

Varieties of Delicacies	Ea.	¼Dz.
Large Shelled Walnuts	78c	...
Fresh Shrimp Salad, lb.	25c	3 lbs. 65c
Italian Olive Oil, pint can	55c	½ Gl. $1.00
Etc.		

Our SPECIAL Blend Coffee, 35c Lb., or 3 Lbs. for 92c

Varieties of Cheese	Ea.	¼Dz.
McClaren's Imperial, small	15c	40c
Etc.		

Canned Vegetables	Ea.	¼Dz.
Asparagus Tips, per can	30c	82c
Bouillon and Soups, small can	12c	32c
Etc.		

HIGH GRADE COCOA, Pound Can for 30c, or 3 for 80c

Macaroni and Spaghetti	Ea.	¼Dz.
Egg Noodles	18c	44c
Saratoga Potato Chips	12c	32c
Etc.		

Dry Peas, Beans, Etc.	Lb.	3 lbs.
Small Lima Beans..	18c	49c
Fancy Head Rice....	15c	40c
Etc.		

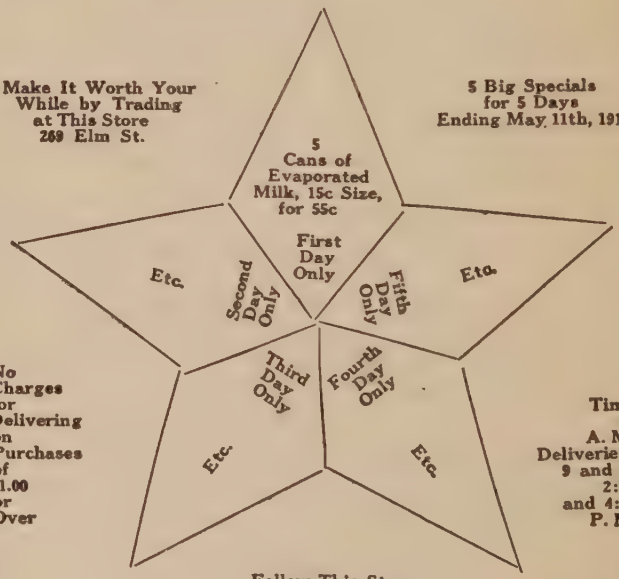
The price list should be on a separate sheet from the letter and regular business stationery used instead of circular paper.

269 Elm St.
Telephone
Elmhurst
940-W

GROCERY and MARKET

R. F. SIMONSON, Proprietor

LIKE THE MORNING STAR, WE OUTSHINE THEM ALL WHEN IT COMES TO REAL BARGAINS.


Make It Worth Your While by Trading at This Store 269 Elm St.
5 Big Specials for 5 Days Ending May 11th, 1918
5 Cans of Evaporated Milk, 15c Size, for 55c
First Day Only
Second Day Only
Third Day Only
Fourth Day Only
Fifth Day Only
Etc.
Etc.
Etc.
Etc.
No Charges for Delivering on Purchases of $1.00 or Over
Time of A. M. Deliveries 9 and 11 2:30 and 4:30 P. M.
Follow This Star
It Will Lead You to Where You Can Buy the Most Goods for Your Money

This style of an "ad" can be used occasionally for special attraction, at the same time represent the monogram or trade-mark of the grocer.

ECONOMY

Grocery and Market
1125 Maple Ave., Evanston, Ill.

ECONOMY AT HOME MEANS AN EXTRAVAGANT BALANCE IN YOUR BANK. THE FOLLOWING LOW PRICES WILL HELP YOU IN BOTH. GIVE IT A TEST BY TRADING WITH US ALL THIS WEEK.

Meat Specials	Specials for Each Day	Cheese Specials
	MONDAY	
	TUESDAY	
	WEDNESDAY	
	THURSDAY	
	FRIDAY	
	SATURDAY	
	Look for Our Circular Next Week	

TEAS	COFFEES	COCOA

Kennedy GROCERY

276 Main St.

Special Attention Given to Telephone Orders MAIN 641

IF OUR PRICES SUITED YOUR POCKET-BOOK LAST WEEK AND OUR GOODS PROVED SATISFACTORY, WHY NOT LET US DO THE SAME FOR YOU THIS WEEK?

Alaska Red Salmon, Tall Can at	**27**
Prunes, Fancy Santa Clara, 40 to 50 at per Lb.	**27**

In preparing this "ad" one should use large capital letters and figures only for articles advertised. Other specifications, such as "Fancy Santa Clara," should be printed with much smaller type.

Telephone Riverside 714	Meats J. SILVERTHORN Groceries	TERMS CASH

TRADE WHERE YOU CAN GET THE MOST FOR YOUR MONEY. WE CAN SAVE YOU MORE THAN ENOUGH MONEY TO PAY FOR YOUR ELECTRIC AND TELEPHONE BILLS.

Advertise Canned Fruits in This Square	**FRESH EGGS 49c Doz.**	**Advertise Staple Specials in This Square**
Banner Brand COFFEE 3 lbs. for $1.19		
Advertise Canned Vegetables in This Square	**BUTTER 59c Lb.**	**Advertise Soaps, Bluing and Washing Necessities in This Square**
Advertise Meat Specials in This Space		

This "ad" would apply nicely for a department store, but can be used for other stores as well.

Telephone Central 964

F. G. SMITH

Groceries

Fresh Vegetables—Meats

335 Jefferson Av. Rockford, Ill.

SPECIAL for WEEK ENDING MAY 11th, 1918

DRY FRUITS	COFFEES	SALT and SPICES
	COCOA and CHOCOLATE	
CEREALS	FLAVORING EXTRACTS	PICKLES—OLIVES
	PRESERVES and JAMS	

The Store Nearest Your Home Is

Try our Creamery Butter, only 00c Lb.	If Chain Store insert address in this space	Large, fine Strictly Fresh Eggs, 00c Doz.

We Save You Money by Not Delivering Any Merchandise

Applicable to Chain Store or Cash and Carry.

Place Cards in INTERURBAN or STREET CARS

WE - SAVE - YOU - MONEY

HOW?

J. B. HOW'S

General Store at VALPARAISO, IND.

WILL TELL YOU

PHONE or WRITE THEM ABOUT IT

They sell anything from flour to a thrashing machine

WITH THEIR PERSONAL GUARANTEE

TO THE HOUSEWIFE:

The best road to good health is to eat pure and wholesome food. This, however, has always been our motto. We buy the best to sell the best. The initiative cost may be a little high, though the cheapest in the end.

MORRISON'S GROCERY

THESE SIGNS PLACED ALONG COUNTRY ROADS WILL ADD GREATLY TOWARDS CREATING PUBLICITY FOR COUNTRY MERCHANT.

CHAPTER XV

THE CONCLUSION

The greatest desire and prospective ambition, which is natural, of most men, especially clerks—is for some day to be in business for themselves. However, many of these men are over-zealous and retain false ideas of forming future illusions, believing all that is necessary is to stock up a store and that business is certain to come to them. This, however, is a great mistake, for an employee can hardly expect a salary unless he works for it. Likewise, in business one cannot expect good results without great personal efforts.

The grocery business, like all other mercantile establishments, is a trading proposition between the merchant and the public, but the former is more zealous and desirous of trading than the latter, because the merchant has merchandise not to keep in his possession, but to sell, and the public with the money aims to retain it. Therefore, the merchant is the initiative trader, since he wishes to exchange an article not overly desired by the public for money, which the public is not overly anxious to dispose of.

In this way the grocer can readily see that to secure trade he must first exhibit his merchandise and convince the public that they will receive full value for money received.

The grocery business is a keen enterprise and in many cases one must combat with strong out-of-town competition. For this reason it is absolutely necessary for a grocer to be a wide-awake man and not a dreamer. He should keep the light of enthusiasm burning and show life in his place of business. It has

often been quoted by merchants that the life of a business continuously at the same location is from 15 to 20 years. However, this has not always proven to be the fact, for many a grocery business has been handed down to two and three generations and proved a paying proposition to each. It must be admitted that these merchants were aggressive and adhered to the method in vogue during their time for doing business, but, generally speaking, it seems that most merchants after being in the same business for some length of time find it monotonous and become careless in their business methods. Their thoughts seem to run towards some new ventures. In some cases, perhaps, they had made success in their former business and see no reason why it could not be the same with a new enterprise, maybe yes, maybe no.

Merchants who have made money out of the grocery business, undoubtedly, were men who had spent many years to train themselves, with strict observance to all of its details. No doubt they had a liking for this kind of business since they spent the prime and energetic part of life with this connection.

Now, the question is, will one be equally fitted for the new enterprise? Will one still possess the same energetic spirit? Will it be of the nature adaptable to one's personality or business qualification? Mr. Grocer, you have arrived at a great point and should reflect upon your past success and not gamble against odds for your future. It is dangerous to plunge in a spring lest the water be too shallow.

After a person has spent the greater part of his life in a certain kind of business, its methods have become second nature to him and he can execute them with ease and to an advantage. If, after many years experience in one business, he decides to change to

another, let him bear in mind that his knowledge of the former business may not prove so valuable to him in a new enterprise. For all that, it is not intended to discourage anyone from making a change in business, for many have done so and made a success of it. However, those merchants fully realized the importance of renewed efforts and study of its nature, including the methods and necessary requirements of their new enterprise.

They did not expect as great success at the beginning in this new business, therefore, they were ready to meet any emergency by zealous efforts, both numerically and mentally. Consequently, any one anticipating a change in business should consider all this evidence, and if satisfied to undertake the task, having confidence in himself, then he should pull hard and go after it with all his might, just as he did at the beginning of his former business. Success to you.

These were Marshall Field's "Twelve Things to Remember":

The value of time; the success of perseverance; the pleasure of working; the dignity of simplicity; the worth of character; the power of kindness; the influence of example; the obligation of duty; the wisdom of economy; the virtue of patience; the improvement of talent and the joy of originating.

WEIGHTS OF VARIOUS PRODUCE

Apples, dried	26 lbs. to bushel
Barley	48 lbs. to bushel
Beans	60 lbs. to bushel
Bran	20 lbs. to bushel
Buckwheat	48 lbs. to bushel
Coal	80 lbs. to bushel
Corn (shelled)	56 lbs. to bushel
Corn (in ear)	70 lbs. to bushel
Corn Meal	48 lbs. to bushel
Flax Seed	56 lbs. to bushel
Hair, Plastering	8 lbs. to bushel
Hemp Seed	44 lbs. to bushel
Lime (unslacked)	30 lbs. to bushel
Malt	38 lbs. to bushel
Oats	32 lbs. to bushel
Onions	57 lbs. to bushel
Peaches (dried)	33 lbs. to bushel
Peas	60 lbs. to bushel
Potatoes (white)	60 lbs. to bushel
Potatoes (sweet)	55 lbs. to bushel
Rye	56 lbs. to bushel
Salt (fine)	55 lbs. to bushel
Salt (coarse)	50 lbs. to bushel
Turnips	55 lbs. to bushel
Wheat	60 lbs. to bushel

Note—The above table contains the weights established by the United States Government. It varies in a number of States, but the above table is that used by the majority of States.

DOMESTIC WEIGHTS AND MEASURES

Liquid Measure

4 gills	= 1 pint
2 pints	= 1 quart
4 quarts	= 1 gallon
31½ gallons	= 1 barrel
2 barrels	= 1 hogshead

Numerical

12 articles	= 1 dozen
13 articles	= 1 dozen (long)
12 dozen	= 1 gross
12 gross	= 1 great gross
20 articles	= 1 score

Dry Measure

2 pints	= 1 quart
8 quarts	= 1 peck
4 pecks	= 1 bushel

Avoirdupois Weight
(Short Ton)

27 11-32 grains	= 1 dram
16 drams	= 1 ounce
16 ounces	= 1 pound
25 pounds	= 1 quarter
4 quarters	= 1 cwt.
20 cwt.	= 1 ton (2,000 pounds)

(Long Ton)

27 11-32 grains	= 1 dram
16 drams	= 1 ounce
16 ounces	= 1 pound
112 pounds	= 1 cwt.
20 cwt.	= 1 ton (2,240 pounds)

Troy Weight

24 grains	= 1 pennyweight
12 ounces	= 1 ounce
20 pennyweights	= 1 pound

BUSINESS ABBREVIATIONS

Acct .....Account.
Advtg .....Advertising.
Agmt .....Agreement.
Agt .....Agent.
Amt .....Amount.
Art .....Article.
Atty .....Attorney.
B. or *Bk*.....Bank.
Bal .....Balance.
Bbl .....Barrel.
B. B.....Bill-book or Bank-book.
B. Ex.....Bill of Exchange.
B. P. or *Bills Pay*.Bills Payable
B. R. or *Bills Rec*.Bills Receivable.
Bo't .....Bought.
Bu .....Bushel.
C, C't or *c*.....Cent.
Cash .....Cashier.
C. B.....Cash Book.
Cer .....Certificate.
Chgd .....Charged.
Ck .....Check.
Co .....Company.
c/o .....In Care of. [ery.
C. O. D.....Collect on Deliv-
Com .....Commission.
Con. or *Const*....Consignment.
Cr .....Creditor.
Cwt.....Hundredweight.
D. B.....Day Book.
Dep. B.....Deposit Book.
Dft .....Draft.
Dis .....Discount.
Do. or *do*.....(Ditto) The same.
Doz .....Dozen.
Dr .....Debtor.
Ds or *ds*.....Days.
ea .....Each.
E. E.....Errors excepted.
e. g.....For example.
E. & O. E.....Errors and omissions excepted.
Ex. or *Exch*.....Exchange.
Exp .....Expense.
fav .....Favor.
F. B. E.....Foreign Bill of Exchange.
fi, fa.....Cause it to be done. A writ of execution.
F. O. B.....Free on board.
For'd .....Forward.
Frt .....Freight.
Ft or *ft*.....Foot *or* Feet.
Gal .....Gallon.
Guar .....Guarantee.
Hdkf .....Handkerchief.
Hhd .....Hogshead.
Hund .....Hundred.
I. or *Inv*.....Invoice.
I. B.....Invoice Book.
i. e.....That is.
Ins .....Insurance.
inst .....(Instant) The present month.
Insol .....Insolvency.
Int .....Interest.
Invt .....Inventory.
J. or *Jour*.....Journal.
J. P.....Journal page.
L. B.....Letter Book.
lbs .....Pounds.
L. F.....Ledger Folio.
Mdse .....Merchandise.
Mem. or *memo*....Memorandum.
Mols .....Molasses.
Nat .....National.
N. B.....(Nota Bene) Take Notice.
Net .....Without deduction.
O. I. B.....Outward Invoice
P. or *p*.....Page. [Book.
Payt .....Payment.
Pcs .....Pieces.
Pd .....Paid.
Pkg .....Package.
Per. or *pr*.....By the.
per ct.....(Per centum) By the hundred.
P. & L.....Profit and Loss.
P. O. D.....Pay on Delivery.
Pr .....Pair.
Prem .....Premium.
prox .....(Froximo) The next month.
P. C. B.....Petty Cash Book.
Recd .....Received.
R. R.....Railroad.
S. B.....Sales Book.
S. S.....Steamship.
Shipt .....Shipment.
ss .....Sworn Statement.
St. Dft.....Sight Draft.
Stg .....Sterling.
Sunds .....Sundries.
Tr. or *Trans*.....Transaction.
ult .....(Ultimo) The last month.
viz .....(Videlicet) to wit: namely.
vol .....Volume.
vs .....(Versus) Against.
Yds .....Yards.
$ .....Dollar.
c .....Cents.
£ .....Pounds Sterling.
d .....Pence.
@ .....At *or* to.
% .....Per cent.
%. .....Account.
〃 .....(Ditto) The same.
♯ .....Number.
√ .....Check Mark.
1_1 .....One and 1 fourth.
1_2 .....One and 2 fourths.
1_3 .....One and 3 fourths.

PARLIAMENTARY RULES OF ORDER
DUTIES OF THE SEVERAL OFFICERS

The Chairman or **President.** enforces the rules adopted; calls the house to order; announces its business; sustains order; explains and decides questions of order with the provisions of reversal being given the house; appoints all committees not otherwise provided for; recognizes speakers; submits motions; puts to vote all questions regularly moved; announces results; signs official documents. He is given precedence in speaking on questions of order and decides tie votes.

The Vice-President acts for the president in his absence.

The Secretary records the proceedings of the organization; writes all letters; calls the roll for absentees or votes: reads minutes of previous meeting; reads all papers and documents to the organization; keeps committees informed of their work; signs all records and is responsible for all papers belonging to the organization. The secretary can act in the absence of both president and vice-president to appoint a temporary chairman.

The Corresponding Secretary has charge of all correspondence received or sent out by the organization.

The Treasurer handles all moneys of the organization, receiving and disbursing as ordered by vote and accounts for it to the society.

MEMBERSHIP

Membership implies that one has been regularly received according to the rules of the organization and as duly signed the constitution. A member must obtain the consent of the chairman before he can address the house; must speak only on the subject in hand, unless otherwise permitted; must give due respect to fellow members in his speech and promptly yield to the chairman's call to order. A majority of members constitutes a quorum, unless otherwise designated by the constitution.

MOTIONS

A Motion can be made by any member who properly obtains the audience of the house, but after a motion has been seconded it cannot be recalled except by the permission of the house. No motion can be made while a member is speaking nor while another motion is before the house. Motions must be written if so desired by any member or vote of the house.

GENERAL ORDER OF MOTIONS

1. To appoint a time of adjournment. **B**
2. To adjourn for unlimited recess. **A E F**

3. Orders of the day. **A E H N**
4. To lay upon the table. **A E G**
5. Call for the previous question. **A E M**
6. To postpone action to a fixed time. **C**
7. To refer to committee. **D**
8. To amend or to reconsider. **I K**
9. To suppress or postpone indefinitely. **D E**

RULES GOVERNING MOTIONS

A—Not debatable.

B—Not debatable while another question is before the house.

C—Limited debate allowable on propriety of postponement.

D—Concerns the main question.

E—Only amendment permitted is a motion to adjourn.

F—Cannot be reconsidered.

G—If voted for affirmatively cannot be reconsidered.

H—In order even when another has the floor.

I—Precedes all except adjournment, but cannot be put by any person voting with the minority.

K—A motion to amend an amendment cannot be sustained.

L—The chair is sustained when an appeal to the house results in a tie.

M—Requires a two thirds vote, unless special ruling is made.

N—No second required.

A QUESTION

A Question should be put first on the affirmative side and then on the negative. If any doubt arises as to the results, a division of the house may be had. A question can be lost in a tie unless the chairman casts the deciding vote affirmatively. After a question has been put it is not debatable until after the affirmative is put, when any one, not having spoken before, may speak before the negative is put. Several questions in one may be divided and taken separately. No one can vote on a question affecting himself alone. A member has a right to change his vote if not by ballot, before the final result is announced, but not afterward.

ORDER IN DEBATE

When a Person wishes to speak he must rise in his seat, address himself to the chair, who must recognize him by name, thus giving him permission to speak. If several should arise at the same time, the chairman must

signify who shall speak first. No member should be allowed to speak more than twice, except to give a mere explanation without special leave of the house, and the time a speaker may hold the floor is unlimited unless there is some rule of the organization limiting the speakers. If the chair rises to speak, the person standing must sit down until the chair has finished. In referring to another member it should not be by his name, but as "the previous speaker," "my opponent," or some such descriptive phrase. When a member is called to order he should sit down and not attempt to speak again until he has permission from the chair.

ORDER OF EXERCISE

After an Organization is effected, the order of exercises adopted depends upon what is best suited for that body's deliberations.

2. Roll-call.
3. Reading, approval, correction and adoption of the minutes of previous meeting.
4. Reports of Standing Committees.
5. Reports of Special Committees.
6. Unfinished Business.
7. New Business.
8. Communications.
9. Orders of the Day.
10. Election of Officers.
11. Reception of New Members.
12. Announcements.
13. Adjournment.